

## 9.1 21<sup>st</sup> Century Life & Career Skills

### 9.1.A Critical Thinking and Problem Solving

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW recognize a problem and brainstorm ways to solve the problem individually or collaboratively	9.1.4.A.1	How do I develop skills to help me find meaningful work?	An effective career plan is flexible.	Performance Tasks
TSW evaluate available resources that can assist in solving problems	9.1.4.A.2	How do I prepare for my career?		Questioning during class discussions
TSW determine when the use of technology is appropriate to solve problems	9.1.4.A.3			Teacher Observation
TSW use data accessed on the Web to inform solutions to problems and the decision making process	9.1.4.A.4			Peer review
TSW apply critical thinking and problem solving skills in classroom and family settings	9.1.4.A.5			Hands-on project work
TSW develop strategies to reinforce positive attitudes that impact critical thinking and problem solving skills	9.1.8.A.1			
TSW develop strategies to reinforce productive behaviors that impact critical thinking and problem solving skills	9.1.8.A.1			
TSW implement problem solving strategies to solve a problem in school or the community	9.1.8.A.2			
TSW summarize strategies used by various organizations and agencies to solve problems that impact communities	9.1.8.A.3			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW compare strategies used by various organizations and agencies with strategies used by similar organizations in another state or country	9.1.8.A.3			
TSW design and implement a project management plan using one or more problem solving strategies	9.1.8.A.4			

**9.1.B Creativity and Innovation**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking	9.1.4.B.1	How do I apply effective critical and creative thinking skills to increase probability of desired outcome?		Performance Tasks
TSW use multiple points of view to create alternative solutions	9.1.8.B.1			Ongoing observation
TSW assess data gathered to solve a problem for which there are varying perspectives	9.1.8.B.2			Peer review
TSW determine how data gathered to solve a problem can best be used to design multiple solutions	9.1.8.B.2			

**9.1.C. Collaboration, Teamwork and Leadership**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW practice collaborative skills in groups	9.1.4.C.1	How do I develop lifelong leadership skills to address important personal and family issues?	A person is likely to have multiple careers and jobs.	Ongoing observation Questioning during class discussions
TSW explain how collaborative skills assist in completing tasks in different settings	9.1.4.C.1			Performance Tasks
TSW determine an individual's responsibility for personal actions contributions to group activities	9.1.8.C.1			Teacher Observation Peer review
TSW demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects	9.1.8.C.2			

**9.1.D. Cross Cultural Understanding and Interpersonal Communications**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW use effective oral and written communication in face-to-face and online interactions	9.1.4.D.1	How do I develop interpersonal communication skills to express thoughts and feelings?	Personal actions today and tomorrow may impact future employments.	Ongoing observation Questioning during class discussions
TSW use effective oral and written communication when presenting to an audience	9.1.4.D.1			Performance Tasks
TSW express needs, wants and feelings appropriately in various situations	9.1.4.D.2			Teacher Observation
TSW demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom	9.1.4.D.3			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW employ appropriate conflict resolution strategies	9.1.8.D.1			Peer review
TSW demonstrate the ability to understand inferences	9.1.8.D.2			
TSW 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			Hands-on project work
TSW compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding	9.1.8.D.4			
TSW justify the need for greater cross cultural understanding due to globalization	9.1.8.D.5			

**9.1.E. Communication and Media Fluency**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain how digital media are used in daily life in a variety of settings	9.1.4.E.1	How can my choices affect future employment?	Personal actions today and tomorrow may impact future employments.	Ongoing observation Questioning during class discussions
TSW demonstrate effective communication using digital media during classroom activities	9.1.4.E.2	How can I best prepare for the workforce?		Performance Tasks
TSW distinguish how digital media are used by individuals, groups, and organizations for varying purposes	9.1.4.E.3			Teacher Observation Peer review
TSW explain why some uses of media are unethical	9.1.4.E.4			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain how technology has strengthened the role of digital media in the global society	9.1.8.E.1			
TSW analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages	9.1.8.E.2			
TSW 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			
TSW determine the undesired consequences of unethical uses of media	9.1.8.E.4			
TSW 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			

**9.1.F. Accountability, Productivity, and Ethics**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain the meaning of productivity and accountability	9.1.4.F.1	Why do I need to be accountable?	Personal behaviors promote personal responsibility.	Ongoing observation & questioning during class discussions
TSW describe situations in which productivity and accountability are important in the home, school, and community	9.1.4.F.1			Performance Tasks

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW 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			Teacher Observation Peer review
TSW explain the importance of understanding and following rules in family, classroom, and community settings	9.1.4.F.3			Hands-on project work
TSW demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom	9.1.8.F.1			
TSW explain how rules, laws, and safety practices protect individual rights in the global workplace	9.1.8.F.2			
TSW 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			

## 9.2 Personal Financial Literacy

### 9.2.A. Income and Careers

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain the difference between a career and a job	9.2.4.A.1	When should I start planning financially?	Financial choices have costs and benefits.	Ongoing observation
TSW identify various jobs in the community and the related earnings	9.2.4.A.1	What is the best way to plan financially?		Questioning during class discussions
TSW identify potential sources of income and their limitations	9.2.4.A.2			Performance Tasks

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain how income affects spending and take-home pay	9.2.4.A.3			Teacher Observation
TSW explain the meaning and purpose of taxes	9.2.4.A.4			
TSW explain the purpose of tax deductions and why fees for various benefits are taken out of pay	9.2.4.A.4			
TSW relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income	9.1.8.A.1			
TSW differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills	9.1.8.A.2			
TSW relate earning power to quality of life across cultures	9.1.8.A.3			
TSW relate how the demand for certain skills determines an individual's earning power	9.1.8.A.4			
TSW explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important	9.1.8.A.5			
TSW examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle	9.1.8.A.6			
TSW explain the purpose of the payroll deduction process, taxable income, and employee benefits	9.1.8.A.7			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW differentiate among the types of taxes and employee benefits	9.1.8.A.8			
TSW differentiate between taxable and nontaxable income	9.1.8.A.9			

**9.2.B. Money Management**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW differentiate between financial wants and needs	9.2.4.B.1	How can I develop effective management skills?	Decision making can assist with management of resources.	Ongoing observation & questioning during class discussions
TSW identify age-appropriate financial goals	9.2.4.B.2		Setting goals helps with financial management.	Performance Tasks
TSW explain what a budget is and why it is important	9.2.4.B.3			Teacher Observation
TSW identify common household expense categories and sources of income	9.2.4.B.4			Peer review
TSW identify ways to earn and save	9.2.4.B.5			Hands-on project work
TSW distinguish among cash, check, credit card, and debit card	9.2.4.B.6			
TSW explain the purposes of financial institutions in the community	9.2.4.B.7			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW construct a simple personal savings and spending plan based on various sources of income	9.2.8.B.1			
TSW justify the concept of “paying yourself first” as a financial savings strategy	9.2.8.B.2			
RTSW relate the concept of deferred gratification to investment, meeting financial goals, and building wealth	9.2.8.B.3			
TSW analyze the effect of the economy on personal income, individual and family security, and consumer decisions	9.2.8.B.4			
TSW evaluate the relationship of cultural traditions and historical influences on financial practice	9.2.8.B.5			
TSW construct a budget to save for long-term, short-term, and charitable goals	9.2.8.B.6			
TSW develop a system for keeping and using financial records	9.2.8.B.7			
TSW explain the concept of cash flow and construct cash flow statements	9.2.8.B.8			
TSW create debit and credit balance sheets and income and cash statements	9.2.8.B.9			
TSW determine the most appropriate use of various financial products and services	9.2.8.B.10			
TSW justify safeguarding personal information when using credit cards, banking electronically, or filing forms	9.2.8.B.11			
TSW evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals	9.2.8.B.12			

**9.2.C. Credit and Debit Management**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain why people borrow money and the relationship between credit and debt	9.2.4.C.1	How can I develop effective management skills?	Decision making can assist with management of resources.	Ongoing observation & questioning during class discussions
TSW identify common sources of credit	9.2.4.C.2	What negative influences must I avoid when making financial decisions?	Setting goals helps with financial management.	
TSW compare and contrast credit cards and debit cards	9.2.4.C.3			
TSW determine the relationships among income, expenses, and interest	9.2.4.C.4			Performance Tasks Teacher Observation
TSW determine personal responsibility related to borrowing and lending	9.2.4.C.5			
TSW summarize ways to avoid credit problems	9.2.4.C.6			
TSW compare and contrast the financial products and services offered by different types of financial institutions	9.2.8.C.1			
TSW compare and contrast debt and credit management strategies	9.2.8.C.2			
TSW demonstrate an understanding of the terminology associated with different types of credit	9.2.8.C.3			
TSW compare the interest rates associated with each.	9.2.8.C.3			
TSW calculate the cost of borrowing various amounts of money using different types of credit	9.2.8.C.4			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW determine ways to leverage debt beneficially.	9.2.8.C.5			
TSW determine potential consequences of using “easy access” credit	9.2.8.C.6			
TSW explain the meaning and possible consequences of “predatory lending practices”	9.2.8.C.7			
TSW explain the purpose of a credit score and credit record	9.2.8.C.8			
TSW summarize borrowers’ credit report rights	9.2.8.C.8			
TSW summarize the causes and consequences of personal bankruptcy	9.2.8.C.9			
TSW determine when there is a need to seek credit counseling and appropriate times to utilize it.	9.2.8.C.10			

**9.2.D. Planning, Saving and Investing**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW determine various ways to save.	9.2.4.D.1	How can I develop effective management skills?	Decision making can assist with management of resources.	Ongoing observation & questioning during class discussions
TSW explain the concept of “opportunity cost.”	9.2.4.D.2	What negative influences must I avoid when making financial decisions?	Setting goals helps with financial management.	Performance Tasks
TSW explain what it means to “invest.”	9.2.4.D.3			Teacher Observation

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW distinguish between saving and investing.	9.2.4.D.4			Peer review
TSW determine how saving contributes to financial well-being	9.2.8.D.1			
TSW differentiate among various savings tools and how to use them most effectively	9.2.8.D.2			
TSW differentiate among various investment options.	9.2.8.D.3			
TSW distinguish between income and investment growth.	9.2.8.D.4			
TSW explain the economic principle of supply and demand	9,2.8.D.5			
TSW relate saving and investing decisions to successful entrepreneurship	9,2.8.D.6			
TSW calculate short and long term returns on various investments	9.2.8.D.7			
TSW assess the impact of inflation on economic decisions and lifestyles.	9.2.8.D.8			

**9.2.E. Becoming a Critical Consumer**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW determine factors that influence consumer decisions related to money.	9.2.4.E.1	What negative influences must I avoid when making financial decisions?	Decision making can assist with management of resources.	Ongoing observation & questioning during class discussions
TSW identify ways interest rates add to the cost of goods and services	9.2.4.E.2			
TSW evaluate financial information from a variety of sources.	9.2.4.E.3			Performance Tasks
TSW apply comparison shopping skills to purchasing decisions	9.2.4.E.4			
TSW explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	9.2.4.E.5			Teacher Observation
TSW 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			Peer review
TSW compare and contrast product facts versus advertising claims	9.2.4.E.7			
TSW prioritize personal wants and needs when making purchases	9.2.8.E.1			Hands-on project work
TSW analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards	9.2.8.E.2			
TSW evaluate the appropriateness of different types of monetary transactions for various situations	9.2.8.E.3			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW compare the value of goods or services from different sellers when purchasing large quantities and small quantities	9.2.8.E.4			
TSW identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties	9.2.8.E.5			
TSW evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws	9.2.8.E.6			
TSW recognize the techniques and effects of deceptive advertising	9.2.8.E.7			

### 9.2.F. Civic Financial Responsibility

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW demonstrate an understanding of individual financial obligations and community financial obligations.	9.2.4.F.1	How do I make appropriate personal economic choices?	Being a savvy consumer is essential for financial survival in the 21 <sup>st</sup> century.	Ongoing observation & questioning during class discussions
TSW relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities	9.2.4.F.2			
TSW explain the roles of volunteer service and charitable contributions, and analyze their impact on community development and quality of living.	9.2.4.F.3			Performance Tasks Hands-on project work
TSW identify skills related to organizing, managing, and taking on the risks of owning a business.	9.2.4.F.4			Teacher Observation

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain how the economic system of production and consumption may be a means to achieve significant societal goals	9.2.8.F.1			
TSW examine the implications of legal and ethical behaviors when making financial decisions.	9.2.8.F.2			
TSW relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.	9.2.8.F.3			
TSW calculate appropriate amounts of charitable giving based on current financial status.	9.2.8.F.4			
TSW determine opportunities for micro financing of global charities and causes	9.2.8.F.5			

### 9.2.G. Risk Management and Insurance

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW summarize common types of financial risks and basic risk management strategies.	9.2.4.G.1	How do I make appropriate personal economic choices?	Being a savvy consumer is essential for financial survival in the 21 <sup>st</sup> century.	Ongoing observation & questioning during class discussions
TSW explain the importance of protection against financial loss and reasons for risk assessment.	9.2.4.G.2			Performance Tasks
TSW describe how valuable items might be damaged or lost and ways to protect them.	9.2.4.G.3			Teacher Observation
TSW compare the impact of losses associated with different types of financial risk	9.2.8.G.1			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain why it is important to develop plans for protecting current and future personal assets against loss	9.2.8.G.2			
TSW explain the purpose and importance of health, disability, life, and consumer insurance protection.	9.2.8.G.3			
TSW determine criteria for deciding the amount of insurance protection needed.	9.2.8.G.4			
TSW analyze the need for and value of different types of insurance and the impact of deductibles	9.2.8.G.5			
TSW evaluate the need for different types of extended warranties.	9.2.8.G.6			

## 9.3 Career Awareness, Exploration & Preparation

### 9.3.A Career Awareness

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW identify reasons why people work and discuss how work can help a person achieve personal goals	9.3.4.A.1	How is safety a personal and societal responsibility?	Lack of awareness about laws and rules may lead to unsafe situations.	Ongoing observation
TSW identify various life roles and civic and work-related activities in the school, home, and community.	9.3.4.A.2			Performance Tasks
TSW appraise personal likes and dislikes and identify careers that might be suited to personal likes.	9.3.4.A.3			Teacher Observation
TSW identify qualifications needed to pursue traditional and nontraditional careers and occupations.	9.3.4.A.4			Peer review

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW locate career information using a variety of resources.	9.3.4.A.5			Hands-on project work
TSW explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success	9.3.4.A.6			Questioning during class discussions

### 9.3.B Career Exploration

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.	9.1.8.B.1	How can I develop lifelong leadership skills to address important issues?	Each career has a set of preparation requirements	Ongoing observation & questioning during class discussions
Identify common knowledge, skills, and abilities needed within the federal 16 Career Clusters.	9.1.8.B.2			Performance Tasks
TSW evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.	9.1.8.B.3			Teacher Observation
TSW identify high school and county career and technical school courses and programs that support career or occupational areas of interest.	9.1.8.B.4			
TSW 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.	9.1.8.B.5			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW 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.	9.1.8.B.6			
TSW explain what is meant by “jobs” and “careers,” and examine how each tends to be distributed regionally, nationally, and globally.	9.1.8.B.7			
TSW compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.	9.1.8.B.8			
TSW inventory the requirements for entering different career areas of interest using online job information, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website, and determine why those requirements are needed for success in a chosen career.	9.1.8.B.9			
TSW evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website.	9.1.8.B.10			
TSW prepare a sample résumé and cover letter as part of an application for part-time or summer employment.	9.1.8.B.11			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant	9.1.8.B.12			
TSW locate information about working papers, including what is required to obtain them and who must sign them	9.1.8.B.13			
TSW use online state and federal agency resources to identify jobs that are permitted or prohibited for minors.	9.1.8.B.14			
TSW 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.	9.1.8.B.15			
TSW relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income	9.1.8.B.16			
TSW recognize that an individual's online behavior may impact opportunities for employment or advancement	9.1.8.B.17			
TSW compare and contrast current and past employer hiring and employment practices related to substance use (e.g., tobacco, drugs, and alcohol).	9.1.8.B.18			