

21st Century Life and Careers

K-8

(REVISED 2013)

NORTH WARREN CLUSTER:
BLAIRSTOWN, FRELINGHUYSEN, AND KNOWLTON ELEMENTARY SCHOOLS
NORTH WARREN REGIONAL MIDDLE SCHOOL

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21st Century Life and Careers Standards Learning Progressions Document (9.1-9.3)

Standard 9.1 21st-Century Life & Career Skills

- A. Critical Thinking and Problem Solving
- B. Creativity and Innovation
- C. Collaboration, Teamwork, and Leadership
- D. Cross-Cultural Understanding and Interpersonal Communication
- E. Communication and Media Fluency
- F. Accountability, Productivity, and Ethics

Standard 9.2 Personal Financial Literacy

- A. Income and Careers
- B. Money Management
- C. Credit and Debt Management
- D. Planning, Saving, and Investing
- E. Becoming a Critical Consumer
- F. Civic Financial Responsibility
- G. Risk Management and Insurance

Standard 9.3 Career Awareness, Exploration, & Preparation

- A. Career Awareness
- B. Career Exploration
- C. Career Preparation

Introduction

The New Jersey Core Curriculum Content Standards for 21st Century Life and Careers emphasizes a shift in thinking from previous documents. The state has placed a greater emphasis on financial literacy than in the past and has continued to recognize the incredible impact that technology has on our modern world. Continuing with the formal vision statement of the previous document which read in part:

“Rapid societal changes, including innovation in technology, information exchange, and communications, have increased the demand for internationally competitive workers and for an educational system designed to meet that demand. Today’s students will be employed through much of the twenty-first century and will, therefore, need increasingly advanced levels of knowledge and skills. “

The vision statement continues with emphasis on life-long learners and the skills necessary to employ those skills and advocate for themselves. We in the North Warren Cluster share this vision and endeavor to educate the children in our schools to meet the increasingly diverse and ever changing nature of our world.

Kindergarten

Through

Grade 4

Grades K - 4

Stage 1: Desired Results	
Topic: Critical Thinking and Problem Solving	
Corresponding NJCCS: 9.1- All students will be able to 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> • Can I read and understand a given problem? • Will I be able to solve the problem? • What steps do I need to take to solve the problem? 	<ul style="list-style-type: none"> • I can recognize a problem and apply critical thinking and problem-solving skills.
<p>Knowledge and Skills: (Focus of Instruction)</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • 9.1.4.A.1: Recognize a problem and brainstorm ways to solve the problem individually or collaboratively. • 9.1.4.A.2: Evaluate available resources that can assist in solving problems. • 9.1.4.A.3: Determine when the use of technology is appropriate to solve problems. • 9.1.4.A.4: Use data accessed on the Web to inform solutions to problems and the decision-making process. • 9.1.4.A.5: Apply critical thinking and problem-solving skills in classroom and family settings. 	
Stage 2: Evidence of Understanding	
<p>Assessment Methods:</p> <p><i>Formative (On-going):</i> teacher observations, student behaviors, student responses</p> <p><i>Summative (Culminating):</i> tests, projects, performances</p>	
Stage 3: Learning Plan	
<p>The following suggested learning experiences will help students explore the big ideas and essential questions:</p> <ul style="list-style-type: none"> • Discuss social and community problems • Discuss conflicts and their solutions in stories • role playing activities • using website to find information • teach writing skills • DVD/videos • Guest Speakers • Assemblies • Cooperative Groups work on solutions to current issues 	

Grades K - 4

Stage 1: Desired Results	
Topic: Creativity and Innovation	
Corresponding NJCCS: 9.1- All students will be able to 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> • Why is it important to be able to work with others? 	<ul style="list-style-type: none"> • I can work collaboratively with others to problem solve.
<p>Knowledge and Skills: (Focus of Instruction)</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • 9.1.4.B.1: Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative thinking. 	
Stage 2: Evidence of Understanding	
<p>Assessment Methods:</p> <p><i>Formative (On-going):</i> teacher observations, student behaviors, student responses</p> <p><i>Summative (Culminating):</i> tests, projects, performances</p>	
Stage 3: Learning Plan	
<p>The following suggested learning experiences will help students explore the big ideas and essential questions:</p> <ul style="list-style-type: none"> • Create a topic to enhance creative and innovative thinking • Small groups debate • Create class web or list about debate topic • DVD/videos • Guest Speakers • Assemblies • Think-Share-Pair-Square • Literature Circles 	

Grades K - 4

Stage 1: Desired Results	
Topic: Collaboration, Teamwork, and Leadership	
Corresponding NJCCS: 9.1- All students will be able to 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> • Can I work with another person? • Can I work with others in a group? 	<ul style="list-style-type: none"> • I can work effectively in a group.
Knowledge and Skills: (Focus of Instruction) Students will be able to: <ul style="list-style-type: none"> • 9.1.4.C.1: Practice collaborative skills in groups, and explain how these skills assist in completing tasks in different settings (at home, in school, and during play). 	
Stage 2: Evidence of Understanding	
Assessment Methods: <i>Formative (On-going):</i> teacher observations, student behaviors, student responses <i>Summative (Culminating):</i> tests, projects, performances	
Stage 3: Learning Plan	
The following suggested learning experiences will help students explore the big ideas and essential questions: <ul style="list-style-type: none"> • work with buddies • Literature Circles • Small group activities • class meetings • DVD/videos on working as a group • guest speakers • assemblies • group How-To • Reader's Theater • Class plays 	

Grades K - 4

Stage 1: Desired Results	
Topic: Cross-Cultural Understanding and Interpersonal Communication	
Corresponding NJCCS: 9.1- All students will be able to 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> • Can I talk and have others understand me? • Can I demonstrate knowledge of world cultures? 	<ul style="list-style-type: none"> • I can work effectively communicate with others. • I can discuss different traditions and customs.
<p>Knowledge and Skills: (Focus of Instruction) Students will be able to:</p> <ul style="list-style-type: none"> • 9.1.4.D.1: Use effective oral and written communication in face to face and online interactions and when presenting to an audience. • 9.1.4.D.2: Express needs, wants, and feelings appropriately in various situations. • 9.1.4.D.3: Demonstrate an awareness of one’s own culture and other cultures during interactions within and outside of the classroom. 	
Stage 2: Evidence of Understanding	
<p>Assessment Methods: <i>Formative (On-going):</i> teacher observations, student behaviors, student responses <i>Summative (Culminating):</i> tests, projects, performances</p>	
Stage 3: Learning Plan	
<p>The following suggested learning experiences will help students explore the big ideas and essential questions:</p> <ul style="list-style-type: none"> • work with buddies • Literature Circles • DVD/videos on working as a group • guest speakers • Oral presentations • Participate in cultural dances and activities • Sing songs from other cultures • Read Patriotic stories • Celebrate national holidays • Venn Diagram to record similarities and differences • Role-play “What If” situations dealing with expressing wants, needs, and feelings in various situations. 	

Grades K - 4

Stage 1: Desired Results	
Topic: Communication and Media Fluency	
Corresponding NJCCS: 9.1- All students will be able to 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> • How can I use technology? • How do I communicate with technology? 	<ul style="list-style-type: none"> • I can use technology in my daily life. • I can effectively communicate with technology.
<p>Knowledge and Skills: (Focus of Instruction)</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • 9.1.4.E.1: Explain how digital media are used in daily life in a variety of settings. • 9.1.4.E.2: Demonstrate effective communication using digital media during classroom activities. • 9.1.4.E.3: Distinguish how digital media are used by individuals, groups, and organization for varying purposes. • 9.1.4.E.4: Explain why some uses of media are unethical. 	
Stage 2: Evidence of Understanding	
<p>Assessment Methods:</p> <p><i>Formative (On-going):</i> teacher observations, student behaviors, student responses</p> <p><i>Summative (Culminating):</i> tests, projects, performances</p>	
Stage 3: Learning Plan	
<p>The following suggested learning experiences will help students explore the big ideas and essential questions:</p> <ul style="list-style-type: none"> • use media websites to create media projects • research subjects using the internet • communicate electronically (i.e., blogs, wikis, etc.) • DVD/videos on working as a group • Make collage of technological devices student uses and share with class • Use Smart Response devices to answer questions • Internet Safety assembly 	

Grades K - 4

Stage 1: Desired Results	
Topic: Accountability, Productivity, and Ethics	
Corresponding NJCCS: 9.1- All students will be able to 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> How can working with others help me to be productive and accountable while working in a group? 	<ul style="list-style-type: none"> When I work with others, I can help the group to be more productive and accomplish tasks. I can contribute ideas.
Knowledge and Skills: (Focus of Instruction) Students will be able to: <ul style="list-style-type: none"> 9.1.4.F.1: Explain the meaning of productivity and accountability, and describe situations in which productivity and accountability are important in the home, school, and community. 9.1.4.F.2: Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities. 	
Stage 2: Evidence of Understanding	
Assessment Methods: <i>Formative (On-going):</i> teacher observations, student behaviors, student responses <i>Summative (Culminating):</i> tests, projects, performances	
Stage 3: Learning Plan	
The following suggested learning experiences will help students explore the big ideas and essential questions: <ul style="list-style-type: none"> work in cooperative groups or with a partner have students use assignment pads Literature circles DVD/videos on working as a group guest speakers assemblies Group Contribution Rubric for group project Discuss problem (e.g. "Why should school lunches be healthy?"). Create web showing group ideas. Group project with individual jobs (e.g. Designer, Material collector) 	

Grades K - 4

Stage 1: Desired Results	
Topic: Income and Careers	
Corresponding NJCCS: 9.2- 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> What is the difference between a career and a job? Why is it important to have a job? Why is it important to pay taxes? 	<ul style="list-style-type: none"> I can tell the difference between a career and a job. I know that a job can provide income for me. I can identify the importance of taxes.
Knowledge and Skills: (Focus of Instruction)	
Students will be able to: <ul style="list-style-type: none"> 9.2.4.A.1: Explain the difference between a career and a job, and identify various jobs in the community and the related earnings. 9.2.4.A.2: Identify potential sources of income and their limitations. 9.2.4.A.3: Explain how income affects spending and take-home pay. 9.2.4.A.4: Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay. 	
Stage 2: Evidence of Understanding	
Assessment Methods:	
<i>Formative (On-going):</i> teacher observations, student behaviors, student responses	
<i>Summative (Culminating):</i> tests, projects, performances	
Stage 3: Learning Plan	
The following suggested learning experiences will help students explore the big ideas and essential questions: <ul style="list-style-type: none"> have students work with coins and bills (real or play coins) DVD/videos about careers guest speakers- Firefighters, Policemen assemblies Play LIFE Play “store” Research a career in a collaborative group and Charades with different careers (e.g. act out being a firefighter or baker) Analyze pictures of people doing things 	

Grades K - 4

Stage 1: Desired Results	
Topic: Money Management	
Corresponding NJCCS: 9.2- 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> What is a budget, and why is it important? What is the difference between a want and a need? 	<ul style="list-style-type: none"> I have a basic understanding of personal finances. I can discriminate between a want and a need.
<p>Knowledge and Skills: (Focus of Instruction)</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> 9.2.4.B.1: Differentiate between financial wants and needs. 9.2.4.B.2: Identify age-appropriate financial goals. 9.2.4.B.3: Explain what a budget is and why it is important. 9.2.4.B.4: Identify common household expense categories and sources of income. 9.2.4.B.5: Identify ways to earn and save. 9.2.4.B.6: Distinguish among cash, check, credit card, and debit card. 9.2.4.B.7: Explain the purposes of financial solutions in the community. 	
Stage 2: Evidence of Understanding	
<p>Assessment Methods:</p> <p><i>Formative (On-going):</i> teacher observations, student behaviors, student responses</p> <p><i>Summative (Culminating):</i> tests, projects, performances</p>	
Stage 3: Learning Plan	
<p>The following suggested learning experiences will help students explore the big ideas and essential questions:</p> <ul style="list-style-type: none"> have students work with coins, bills, checks, cards (real or play coins) discuss stories that have an economic theme DVD/videos on working as a group guest speakers- banker (First Hope KIDS account) T Chart of Wants and Needs Group project- Draw house and label expenses. Create budget. 	

Grades K - 4

Stage 1: Desired Results

Topic: Credit and Debt Management

Corresponding NJCCS: 9.2- 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.

Essential Questions

- What is the purpose of borrowing money?
- What are the responsibilities related to borrowing money?

Enduring Understandings

- I can explain why people borrow money.
- I have a basic understanding of credit management.

Knowledge and Skills: (Focus of Instruction)

Students will be able to:

- **9.2.4.C.1:** Explain why people borrow money and the relationship between credit and debt.
- **9.2.4.C.2:** Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).
- **9.2.4.C.3:** Compare and contrast credit cards and the advantages and disadvantages of using each.
- **9.2.4.C.4:** Determine the relationships among income, expenses, and interest.
- **9.2.4.C.5:** Determine personal responsibility related to borrowing and lending.
- **9.2.4.C.6:** Summarize ways to avoid credit problems.

Stage 2: Evidence of Understanding

Assessment Methods:

Formative (On-going): teacher observations, student behaviors, student responses

Summative (Culminating): tests, projects, performances

Stage 3: Learning Plan

The following suggested learning experiences will help students explore the big ideas and essential questions:

- guest speakers -bankers
- www.bankingkids.com
- www.richkidsmartkid.com
- T Chart Advantages/Disadvantages of using a credit card

Grades K - 4

Stage 1: Desired Results	
Topic: Planning, Saving, and Investing	
Corresponding NJCCS: 9.2- 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> • What is the difference between saving and investing? • How can I save my money? 	<ul style="list-style-type: none"> • I can explain different ways to save my money.
Knowledge and Skills: (Focus of Instruction) Students will be able to: <ul style="list-style-type: none"> • 9.2.4.D.1: Determine various ways to save. • 9.2.4.D.2: Explain the concept of “opportunity cost”. • 9.2.4.D.3: Explain what it means to “invest”. • 9.2.4.D.4: Distinguish between saving and investing. 	
Stage 2: Evidence of Understanding	
Assessment Methods: <i>Formative (On-going):</i> teacher observations, student behaviors, student responses <i>Summative (Culminating):</i> tests, projects, performances	
Stage 3: Learning Plan	
The following suggested learning experiences will help students explore the big ideas and essential questions: <ul style="list-style-type: none"> • DVD/videos on working as a group • guest speakers • assemblies • mock stock project • Discuss stories/scenarios related to saving and investing 	

Grades K - 4

Stage 1: Desired Results	
Topic: Becoming a Critical Consumer	
Corresponding NJCCS: 9.2- 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> • How can you become a smart shopper? • How does advertising influence what I buy? 	<ul style="list-style-type: none"> • A smart consumer understands the concept of want versus a need. • Advertising is there to convince us we need it and we want it.
Knowledge and Skills: (Focus of Instruction) Students will be able to: <ul style="list-style-type: none"> • 9.2.4.E.1: Determine factors that influence consumer decisions related to money. • 9.2.4.E.2: Identify ways interest rates add to the cost of goods and services. • 9.2.4.E.3: Evaluate financial information from a variety of sources. • 9.2.4.E.4: Apply comparison shopping skills to purchasing decisions. • 9.2.4.E.5: Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions. • 9.2.4.E.6: Compare and contrast product facts versus advertising claims. 	
Stage 2: Evidence of Understanding	
Assessment Methods: <i>Formative (On-going):</i> teacher observations, student behaviors, student responses <i>Summative (Culminating):</i> tests, projects, performances	
Stage 3: Learning Plan	
The following suggested learning experiences will help students explore the big ideas and essential questions: <ul style="list-style-type: none"> • DVD/videos on working as a group • guest speakers • Product comparison project • Compare and contrast advertisements • Pick an item to purchase and research the best deal 	

Grades K - 4

Stage 1: Desired Results	
Topic: Civic Financial Responsibility	
Corresponding NJCCS: 9.2- 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> • What are some ways to be financially responsible? • Why is it important for our community to have charities? 	<ul style="list-style-type: none"> • I can explain how to be financially responsible. • Charitable organizations play an important role in our community.
<p>Knowledge and Skills: (Focus of Instruction)</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • 9.2.4.F.1: Demonstrate an understanding of individual financial obligations and community financial obligations. • 9.2.4.F.2: Relate a country’s economic system of production and consumption to building personal wealth and achieving societal responsibilities. • 9.2.4.F.3: Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of life. • 9.2.4.F.4: Identify skills related to organizing, managing, and taking on the risks of owning a business. 	
Stage 2: Evidence of Understanding	
<p>Assessment Methods:</p> <p><i>Formative (On-going):</i> teacher observations, student behaviors, student responses</p> <p><i>Summative (Culminating):</i> tests, projects, performances</p>	
Stage 3: Learning Plan	
<p>The following suggested learning experiences will help students explore the big ideas and essential questions:</p> <ul style="list-style-type: none"> • DVD/videos on working as a group • guest speakers • assemblies • Make a list of charities • Class donation project 	

Grades K - 4

Stage 1: Desired Results

Topic: Civic Financial Responsibility

Corresponding NJCCS: 9.2- 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.

Essential Questions

- Why is it important to protect your belongings?

Enduring Understandings

- I can explain common financial risks and ways to manage them.

Knowledge and Skills: (Focus of Instruction)

Students will be able to:

- **9.2.4.G.1:** Summarize common types of financial risks and basic risk management strategies.
- **9.2.4.G.2:** Explain the importance of protection against financial loss and reasons for risk assessment.
- **9.2.4.G.3:** Describe how valuable items might be damaged or lost and ways to protect them.

Stage 2: Evidence of Understanding

Assessment Methods:

Formative (On-going): teacher observations, student behaviors, student responses

Summative (Culminating): tests, projects, performances

Stage 3: Learning Plan

The following suggested learning experiences will help students explore the big ideas and essential questions:

- Guest speaker- banker
- List their personal valuables (whole-class) and discuss ways to protect them
- Groups discuss risks associated with owning a given item
- Discuss what happens to people's belongings in a natural disaster

Grades K - 4

Stage 1: Desired Results	
Topic: Career Awareness	
Corresponding NJCCS: 9.3- 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.	
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> • Why do people work? • How do I determine my future career choice? 	<ul style="list-style-type: none"> • I know that hard work, a good education, and self-knowledge are needed for career/occupation success.
<p>Knowledge and Skills: (Focus of Instruction)</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • 9.3.4.A.1: Identify reasons why people work and discuss how work can help a person achieve personal goals. • 9.3.4.A.2: Identify various life roles and civic and work-related activities in the school, home, and community. • 9.3.4.A.3: Appraise personal likes and dislikes and identify careers that might be suited to personal likes. • 9.3.4.A.4: Identify qualifications needed to pursue traditional and nontraditional careers and occupations. • 9.3.4.A.5: Locate career information using a variety of resources. • 9.3.4.A.6: Explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success. 	
Stage 2: Evidence of Understanding	
<p>Assessment Methods:</p> <p><i>Formative (On-going):</i> teacher observations, student behaviors, student responses</p> <p><i>Summative (Culminating):</i> tests, projects, performances</p>	
Stage 3: Learning Plan	
<p>The following suggested learning experiences will help students explore the big ideas and essential questions:</p> <ul style="list-style-type: none"> • DVD/videos about careers • guest speakers- banker, firefighter, teacher, policeman • assemblies • Search for careers that are compatible with their likes and dislikes. • Interview someone (parent, guardian, etc.) about their job and present to class • Career personality assessment • Read stories about different careers and/or jobs • Dress up as, and present information about a certain career 	

Grade

5 – 6

Grade 5-6

Stage 1: Desired Results	
Topic: Critical Thinking and Problem Solving	
9.1A, 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.	
Enduring Understandings	Essential Questions
To recognize a problem and apply critical thinking and problem-solving skills .	Can I critically read and effectively understand a given problem? Will I be able to analytically solve the problem? What sequential steps do I need to take to solve the problem?
Knowledge and Skills: (Focus of Instruction)	
Learning Expectations/Objectives	
<ol style="list-style-type: none"> 1. Communicate, analyze data, apply technology, and problem solve. 2. Describe how personal beliefs and attitudes affect decision-making. 3. Identify and assess problems that interfere with attaining goals. 4. Recognize bias, vested interest, stereotyping, and the manipulation and misuse of information. 5. Practice goal setting and decision-making in area relative to life skills. 	
Stage 2: Evidence of Understanding	
Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.	
Formative: (On-going) Summative: (Culminating)	
Other Evidence:	
Stage 3: Learning Plan	

Number of Days: 180 days

In this unit the teacher will have students...

A	Write persuasive essays.
B	Data analysis work in math.
C	Discuss current events.
D	Learn time management skills for short and long-term assignments.
E	Discuss misleading information presented in graphs charts, and advertisements.

Resources:

- **Textbooks and ancillary materials from publisher**
- **DVD/videos**
- **Guest Speakers**
- **Assemblies**

Stage 1: Desired Results	
Topic: Creativity and Innovation:	
9.1B, 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	
Enduring Understandings	Essential Questions
To recognize the importance of functioning as both global citizen and workers in diverse ethnic and organizational cultures.	Will I be able to take part in brainstorming sessions to seek information? Will I be able to use the accumulated information to foster creative thinking?
Knowledge and Skills: (Focus of Instruction)	
Learning Expectations/Objectives	
1. Demonstrate brainstorming skills.	
Stage 2: Evidence of Understanding	
Assessment Methods: Teacher observations.	
Formative: (On-going) Summative: (Culminating)	
Other Evidence:	
Stage 3: Learning Plan	
Number of Days: 180 days	
In this unit the teacher will have students...	
A	Create a topic to enhance creative and innovative thinking
B	Brainstorm solutions as a class or in small groups to seek solutions to the created topic.
Resources:	
<ul style="list-style-type: none"> • Textbooks and ancillary materials from publisher • DVD/videos • Guest Speakers • Assemblies 	

Stage 1: Desired Results	
Topic: Collaboration, Teamwork, and Leadership	
9.1C: 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.	
Enduring Understandings	Essential Questions
To enable individuals or groups to achieve common goals with greater efficiency	Can I effectively collaborate with another person? Can I effectively collaborate with others in a group? Will I be able to explain how these skills assist in completing tasks in different settings?
Knowledge and Skills: (Focus of Instruction)	
Learning Expectations/Objectives	
<ol style="list-style-type: none"> 1. Communicate, analyze data, apply technology, and problem solve. 2. Describe how personal beliefs and attitudes affect decision-making. 3. Identify and assess problems that interfere with attaining goals. 4. Recognize bias, vested interest, stereotyping, and the manipulation and misuse of information. 5. Practice goal setting and decision-making in area relative to life skills. 	
Stage 2: Evidence of Understanding	
Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.	
Formative: (On-going) Summative: (Culminating)	
Other Evidence:	
Stage 3: Learning Plan	
Number of Days: 180 days	
In this unit the teacher will have students...	
A	Literature circles.

B	Science labs/projects/experiments/reports.
C	Team/group games in physical education.
D	Action/socialization experience (Fairview Lake)

Resources:

- **Textbooks and ancillary materials from publisher**
- **DVD/videos**
- **Guest Speakers**
- **Assemblies**

Stage 1: Desired Results

Topic: Cross-cultural understanding and interpersonal communication

9.1D 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.

Enduring Understandings

Essential Questions

To prevent misunderstanding when effectively communicating with others.

Can I talk and have others understand me?

Knowledge and Skills: (Focus of Instruction)

Learning Expectations/Objectives

1. Demonstrate brainstorming skills.

Stage 2: Evidence of Understanding

Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.

Formative: (On-going)

Summative: (Culminating)

Other Evidence:

Stage 3: Learning Plan

Number of Days: 180 days

In this unit the teacher will have students...

- | | |
|----------|--|
| A | Discussing social and community problems. |
| B | Discussing conflicts and their solutions in stories. |
| C | Role playing activities |
| D | Using websites to find information. |
| E | Teaching writing skills. |

Resources:

- Textbooks and ancillary materials from publisher
- DVD/videos
- Guest Speakers
- Assemblies

Stage 1: Desired Results

Topic: Communication and Media Fluency

, 9.1, E, 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.

Enduring Understandings	Essential Questions
To improve the knowledge and skills of students with regard to 21 st century digital media.	How has technology strengthened the role of digital media in the global society?

Knowledge and Skills: (Focus of Instruction)

Learning Expectations/Objectives	
<ol style="list-style-type: none">1. Recognize and define a problem2. Plan and follow steps to make choices and decisions.3. Identify and access print and non-print resources that can be used to help solve problems.	

Stage 2: Evidence of Understanding

Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.

Formative: (On-going)
Summative: (Culminating)

Other Evidence:

Stage 3: Learning Plan

Number of Days: 180 days

In this unit the teacher will have students...

A	Using media websites to create media projects.
B	Researching subjects on the internet.
C	Communicating electronically.

Resources:

- Textbooks and ancillary materials from publisher
- DVD/videos
- Guest Speakers
- Assemblies

Stage 1: Desired Results**Topic: Accountability, Productivity, and Ethics**

9.1, F, 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.

Enduring Understandings**Essential Questions**

To enhance the understanding of the greater demand of individual accountability, productivity, and collaboration.

How can students assume responsibility?
 What can be accomplished for students to be accountable for their actions and behavior?
 Why is it important to follow the rules?
 How can working with others help to be more productive?

Knowledge and Skills: (Focus of Instruction)**Learning Expectations/Objectives**

1. Recognize and define a problem
2. Plan and follow steps to make choices and decisions.
3. Identify and access print and non-print resources that can be used to help solve problems.

Stage 2: Evidence of Understanding

Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.

Formative: (On-going)

Summative: (Culminating)

Other Evidence:

Stage 3: Learning Plan

Number of Days: 180 days

In this unit the teacher will have students...

A	Student use homework assignment books.
B	Work in cooperative groups or with a partner.
C	Literature circles
D	Lab activities.

Resources:

- **Textbooks and ancillary materials from publisher**
- **DVD/videos**
- **Guest Speakers**
- **Assemblies**

Stage 1: Desired Results

Topic: Personal Financial Literacy

9.2, A, 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.

Enduring Understandings

Essential Questions

To develop a basic understanding of financial responsibility.

What is the value of money?
Why is it important to have a job?
Where does money come from?
What are taxes?

Knowledge and Skills: (Focus of Instruction)

Learning Expectations/Objectives

- 1. Demonstrate a basic understanding of the value of money.**
- 2. Identify various sources of money for personal spending.**
- 3. Explore the relationship among wants, needs, and resources.**
- 4. Understand that prices of goods and services can be compared to make decisions about purchases.**
- 5. Explain how people can improve their ability to earn income by gaining new knowledge, skills, and experiences.**
- 6. Describe how to earn and save money in order to purchase a desired item.**

Stage 2: Evidence of Understanding

Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.

Formative: (On-going)
Summative: (Culminating)

Other Evidence:

Stage 3: Learning Plan

Number of Days: 180 days

In this unit the teacher will have students...

A	Creating spreadsheets to demonstrate how to manage a monthly allowance.
B	Using computer programs to create model economical situations.
C	Shopping at the class and school store
D	Participating at the book fair.

Resources:

- **Textbooks and ancillary materials from publisher**
- **DVD/videos**
- **Guest Speakers**
- **Assemblies**

Stage 1: Desired Results

Topic: Personal Financial Literacy

9.2, B, 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.

Enduring Understandings

Essential Questions

To develop a basic understanding of setting financial goals.

What is a budget, and why is it important?
What is the difference between a want and a need?

Knowledge and Skills: (Focus of Instruction)

Learning Expectations/Objectives

1. Demonstrate a basic understanding of the value of money.
2. Identify various sources of money for personal spending.
3. Explore the relationship among wants, needs, and resources.
4. Understand that prices of goods and services can be compared to make decisions about purchases.
5. Explain how people can improve their ability to earn income by gaining new knowledge, skills, and experiences.
6. Describe how to earn and save money in order to purchase a desired item.

Stage 2: Evidence of Understanding

Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.

Formative: (On-going)

Summative: (Culminating)

Other Evidence:

Stage 3: Learning Plan

Number of Days: 180 days

In this unit the teacher will have students...

A	The Oregon Trail unit emphasizes making choices about what to pack, wants vs. needs, etc.
B	Discussing stories that have an economic theme.
C	Community banker visit.
D	Creating personal budgets.

Resources:

- **Textbooks and ancillary materials from publisher**
- **DVD/videos**
- **Guest Speakers**
- **Assemblies**

Stage 1: Desired Results

Topic: Credit and Debt Management

9.2, C, 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.

Enduring Understandings

- Credit management includes making informed choices about 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.

Essential Questions

How can I live within my means?

Knowledge and Skills: (Focus of Instruction)

Learning Expectations/Objectives

<ul style="list-style-type: none"> • 9.2.8.C.1: Compare and contrast the financial products and services offered by different types of financial institutions. • 9.2.8.C.2: Compare and contrast debt and credit management strategies. • 9.2.8.C.3: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each. • 9.2.8.C.4: Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgage). • 9.2.8.C.5: Determine ways to leverage debt beneficially. • 9.2.8.C.6: Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose). • 9.2.8.C.7: Explain the meaning and possible consequences of “predatory lending practices”. • 9.2.8.C.8: Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights. • 9.2.8.C.9: Summarize the causes and consequences of personal bankruptcy. • 9.2.8.C.10: Determine when there is a need to seek credit counseling and appropriate times to utilize it. 	
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Stage 2: Evidence of Understanding

Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.

Formative: (On-going)

Summative: (Culminating)

Other Evidence:

Stage 3: Learning Plan

Number of Days: 180 days

In this unit the teacher will have students...

A	The Oregon Trail unit emphasizes making choices about what to pack, wants vs. needs, etc.
B	Discussing stories that have an economic theme.

C	Community banker visit.
D	Creating personal budgets.

Resources:

- **Textbooks and ancillary materials from publisher**
- **DVD/videos**
- **Guest Speakers**
- **Assemblies**

Stage 1: Desired Results	
Topic: Planning, Saving, and Investing	
9.2.D, 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.	
Enduring Understandings	Essential Questions
<ul style="list-style-type: none"> • 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. 	How can I save money for my future?
Knowledge and Skills: (Focus of Instruction)	
Learning Expectations/Objectives	
<ul style="list-style-type: none"> • 9.2.8.D.1: Determine how saving contributes to financial well-being. • 9.2.8.D.2: Differentiate among various savings tools and how to use them most effectively. • 9.2.8.D.3: Differentiate among various investment options. • 9.2.8.D.4: Distinguish between income and investment growth. • 9.2.8.D.5: Explain the economic principle of supply and demand. • 9.2.8.D.6: Relate saving and investing decisions to successful entrepreneurship. • 9.2.8.D.7: Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on). • 9.2.8.D.8: Assess the impact of inflation on economic decisions and lifestyles. 	
Stage 2: Evidence of Understanding	
Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.	
Formative: (On-going)	
Summative: (Culminating)	
Other Evidence:	
Stage 3: Learning Plan	

Number of Days: 180 days

In this unit the teacher will have students...

A	The Oregon Trail unit emphasizes making choices about what to pack, wants vs. needs, etc.
B	Discussing stories that have an economic theme.
C	Community banker visit.
D	Creating personal budgets.
E	Mock stock project.

Resources:

- **Textbooks and ancillary materials from publisher**
- **DVD/videos**
- **Guest Speakers**
- **Assemblies**

Stage 1: Desired Results

Topic: Becoming a Critical Consumer

9.2.E, 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.

Enduring Understandings	Essential Questions
<ul style="list-style-type: none">• 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.	Why is it important to detail my wants and needs? What is a contract? How can advertisements be misleading?

Knowledge and Skills: (Focus of Instruction)

Learning Expectations/Objectives

<ul style="list-style-type: none">• 9.2.8.E.1: Prioritize personal wants and needs when making purchases.• 9.2.8.E.2: Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.• 9.2.8.E.3: Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.• 9.2.8.E.4: Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.• 9.2.8.E.5: Identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties.• 9.2.8.E.6: Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.• 9.2.8.E.7: Recognize the techniques and effects of deceptive advertising.	
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Stage 2: Evidence of Understanding

Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.

Formative: (On-going)

Summative: (Culminating)

Other Evidence:

Stage 3: Learning Plan

Number of Days: 180 days

In this unit the teacher will have students...

A	Make a list of reputable charities
B	Study fraudulent financial decisions.
C	Guest speakers
D	Assemblies

Resources:

- **Textbooks and ancillary materials from publisher**
- **DVD/videos**
- **Guest Speakers**
- **Assemblies**

Stage 1: Desired Results

Topic: Civic Financial Responsibility,

9.2.F, 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.

Enduring Understandings

Essential Questions

- 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.

What are some key points in the development of responsible financial habits?

Knowledge and Skills: (Focus of Instruction)

Learning Expectations/Objectives

- **9.2.8.F.1:** Explain how the economic system of production and consumption may be a means to achieve significant societal goals.
- **9.2.8.F.2:** Examine the implication of legal and ethical behaviors when making financial decisions.
- **9.2.8.F.3:** Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.
- **9.2.8.F.4:** Calculate appropriate amounts of charitable giving based on current financial status.
- **9.2.8.F.5:** Determine opportunities for micro-financing of global charities and causes.

Stage 2: Evidence of Understanding

Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.

Formative: (On-going)

Summative: (Culminating)

Other Evidence:

Stage 3: Learning Plan**Number of Days: 180 days****In this unit the teacher will have students...**

A	Product comparison project
B	Analyze product contracts and terms of conditions.
C	Compare and contrast advertisements.
D	Guest speakers
E	Assemblies

Resources:

- **Textbooks and ancillary materials from publisher**
- **DVD/videos**
- **Guest Speakers**
- **Assemblies**

Stage 1: Desired Results

Topic: Civic Financial Responsibility,

9.2.G, 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.

Enduring Understandings	Essential Questions
<ul style="list-style-type: none">• There are common financial risks and ways to manage risks.• Insurance is designed to protect the consumer against unintended losses.	What is insurance? What types of insurance are available? What is the importance of insurance?

Knowledge and Skills: (Focus of Instruction)

Learning Expectations/Objectives

<ul style="list-style-type: none">• 9.2.8.G.1: Compare the impact of losses associated with different types of financial risk.• 9.2.8.G.2: Explain why it is important to develop plans for protecting current and future personal assets against loss.• 9.2.8.G.3: Explain the purpose and importance of health, disability, life, and consumer insurance protection.• 9.2.8.G.4: Determine criteria for deciding the amount of insurance protection needed.• 9.2.8.G.5: Analyze the need for and value of different types of insurance and the impact of deductibles.• 9.2.8.G.6: Evaluate the need for different types of extended warranties.	
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Stage 2: Evidence of Understanding

Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.

Formative: (On-going)

Summative: (Culminating)

Other Evidence:

Stage 3: Learning Plan

Number of Days: 180 days

In this unit the teacher will have students...

A	Insurance comparison project
B	Analyze insurance declarations and terms of conditions.
C	Compare and contrast premiums.
D	Guest speakers
E	Assemblies

Resources:

- **Textbooks and ancillary materials from publisher**
- **DVD/videos**
- **Guest Speakers**
- **Assemblies**

Stage 1: Desired Results

Topic: Career Awareness,

9.3.8.B, 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.

Enduring Understandings	Essential Questions
<ul style="list-style-type: none">• 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.• State and federal agencies are responsible for regulating workplaces to ensure that employees are safe from harm and exploitation.• Both employers and employees have professional, legal, and ethical responsibilities in the workplace and in the global marketplace.• There is a relationship between personal behavior and employability.	<p>What are some beneficial options for my future? How can I prepare for the career that I have chosen? Will the career that I have chosen be there when I graduate? Why is it important to maintain responsible behavior?</p>
Knowledge and Skills: (Focus of Instruction)	
Learning Expectations/Objectives	

Knowledge and Skills: (Focus of Instruction)

Students will be able to:

- **9.3.8.B.1:** Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.
- **9.3.8.B.2:** Identify common knowledge, skills, and abilities needed within the federal 16 Career Cluster Pathways.
- **9.3.8.B.3:** Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.
- **9.3.8.B.4:** Identify high school and county career and technical school courses and programs that support career or occupational areas of interest.
- **9.3.8.B.5:** Use workplace readiness skills and career information learned from job shadowing, high school visits, speakers, volunteering, or other career exploration activities to assist with career exploration.
- **9.3.8.B.6:** Evaluate communication, collaboration, and leadership skills and how they might be further developed in preparation for a future career through involvement in school, home, work, and extracurricular activities.
- **9.3.8.B.7:** Explain what is meant by “jobs” and “careers”, and examine how each tends to be distributed regionally, nationally, and globally.
- **9.3.8.B.8:** Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.
- **9.3.8.B.9:** Inventory the requirements for entering different career areas of interest using online job information, such as the federal Occupational Information Network or the New Jersey State Career Development website, and determine why those requirements are needed for success in a chosen career.
- **9.3.8.B.10:** Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal Occupational Information Network or the New Jersey State Career Development website.
- **9.3.8.B.11:** Prepare a sample resume and cover letter as part of an application for part-time or summer employment.
- **9.3.8.B.12:** Explain how personal behavior,

Stage 2: Evidence of Understanding

Assessment Methods: Teacher observations, checking for accuracy and completion of various activities.

Formative: (On-going)

Summative: (Culminating)

Other Evidence:

Stage 3: Learning Plan

Number of Days: 180 days

In this unit the teacher will have students...

A	Have a career day.
B	Take a career personality test.
C	Guest speakers
D	Assemblies
E	Observe and analyze employment interview videos.
F	Prepare a resume.
G	

Resources:

- Textbooks and ancillary materials from publisher
- DVD/videos
- Guest Speakers
- Assemblies