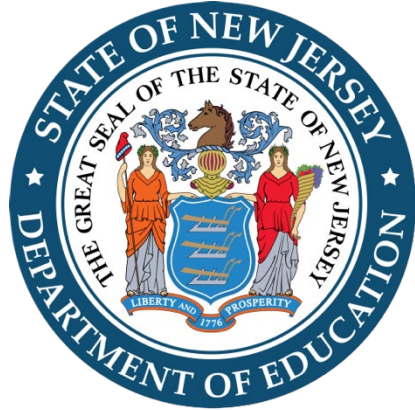




# **New Jersey Student Learning Standards**

## **Career Readiness, Life Literacies and Key Skills**

### **(NJSLS-CLKS)**

Division of Teaching and Learning Services  
New Jersey Department of Education

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# Introduction

N.J.A.C. 6A:8-2.1 directs the Commissioner to engage in the review and readoption of the New Jersey Student Learning Standards (NJSLS) every five years. The Career Readiness, Life Literacies and Key Skills (CLKS) standards were most recently adopted in 2020; the review process began in May 2025. After months of intensive review and discussion, including with external expert committees, the New Jersey Department of Education (Department) is presenting recommendations for revisions.

## CLKS Framework

NJSLS-CLKS are thoughtfully designed to equip students with essential competencies for postsecondary and career success. These standards emphasize the development of essential skills that are critical for navigating the modern workforce. By integrating career readiness with life literacies and key skills, the standards promote a holistic approach to student growth, ensuring that learners are not only academically prepared but also practically equipped for real-world challenges.

### Notes on Framework

Standard 9 is divided into the following domains:

- 9.1 Career Readiness
- 9.2 Personal Financial Literacy
- 9.3 Information Literacy
- 9.4 Key Competencies and Skills

### NJSLS – CLKS Alphanumeric Coding

Each performance expectation is assigned an alphanumeric code to support identification and implementation. The alphanumeric coding system used in NJSLS – CLKS cites the domain, disciplinary concept, grade band, and performance expectation number, in that order.

For example, **9.1.CE.K-2.1** represents Domain: 9.1 Career Readiness, Disciplinary Concept: Career Exploration (CE), Grade Band: Kindergarten through grade 2 (K-2), and Performance Expectation: 1.

# CLKS Disciplinary Concepts

The NJSLS – CLKS are organized by disciplinary concepts within each domain. The statements below reflect how the knowledge and skills progress from kindergarten through high school, and the intended learning targets that students will master by the end of grade 12.

## 9.1 Career Readiness Domain Disciplinary Concepts

**Career Exploration (CE):** By the end of grade 12, students explore how personal interests, strengths, and values connect to various jobs and careers, building toward informed decisions about future career pathways and developing artifacts like resumes and portfolios that demonstrate readiness for postsecondary success.

**Career Navigation (CN):** By the end of grade 12, students learn how to identify safe and fair workplace practices, understand labor market trends, participate in community-based roles, and analyze policies and programs that support employment rights and access to high-skill, high-wage careers.

## 9.2 Financial Literacy Domain Disciplinary Concepts

**Earning and Spending (ES):** By the end of grade 12, students develop an understanding of how income is earned, managed, taxed, and used to meet personal and community needs, progressing from identifying simple jobs and spending choices to evaluating complex earning structures and ethical consumer behavior.

**Building Wealth (BW):** By the end of grade 12, students learn how to manage money through budgeting, saving, and investing, exploring the use of financial services and digital tools to meet short- and long-term financial goals across life stages.

**Financial Protections (FP):** By the end of grade 12, students build awareness of borrowing, credit, insurance, fraud prevention, and consumer rights, gaining the skills to evaluate financial products, protect personal information, and make responsible financial decisions.

## 9.3 Information Literacy Disciplinary Concepts

**Information Need (IN):** By the end of grade 12, students learn to recognize when information is needed to solve problems, make decisions, or complete tasks—progressing from asking basic questions to framing complex inquiries that require purposeful investigation.

**Information Identification and Evaluation (IE):** By the end of grade 12, students develop the ability to locate information from credible sources and evaluate its accuracy, relevance, bias, and purpose. Over time, they learn to question sources and compare multiple viewpoints to draw informed conclusions.

**Information Use (IU):** By the end of grade 12, students practice organizing, interpreting, and applying information to create meaning. They move from simple sorting and summarizing to synthesizing evidence, constructing arguments, and supporting academic or real-world decisions.

**Information Creation and Distribution (CD):** By the end of grade 12, students create original content using appropriate formats, tools, and platforms to express ideas and findings. They learn to cite sources, consider audience and impact, and share information ethically and effectively across media.

## 9.4 Key Competencies and Skills Disciplinary Concepts

**Key Competencies (KC):** By the end of grade 12, students develop the personal and social skills needed to set goals, collaborate effectively, adapt to change, and build respectful relationships that support success in academic, social, and workplace environments.

**Critical Awarenesses (CA):** By the end of grade 12, students cultivate an understanding of shared spaces, community resources, and diverse cultures, reflecting on their role in promoting fairness, sustainability, and cross-cultural understanding at local and global levels.

**Key Skills (KS):** By the end of grade 12, students acquire and apply communication, organization, and problem-solving strategies to complete tasks effectively, manage responsibilities, and interact professionally with diverse audiences in preparation for lifelong learning and work.

# Summary of Changes to NJSLS-CLKS

Based on the review of the expert review and writing committees, the Department is proposing to revise the 2020 NJSLS-CLKS in the following ways:

- **Reduction and Consolidation of Performance Expectations:** The committees found opportunities for the 2020 NJSLS – CLKs to be streamlined in order to better develop the foundational elements of the content area. They consolidated the standards to focus on core content, streamline the progressions, and make learning targets clearer for educators and students.
- **Focus on Foundational Learning Targets:** In some topics, such as financial investment analysis and economic systems, the committees found opportunities to improve the progression from foundational knowledge to more advanced and abstract topics. To that end, some complex concepts were moved to higher grade levels, and early-grade expectations were simplified to lead to mastery at foundational levels.
- **Reorganization of Domains and Nomenclature:** The committees aligned the standards with current terminology and utilized clearer organizational logic, making the document easier to navigate. This includes renaming some domains (e.g., Financial Literacy to Personal Financial Literacy; Life Literacies and Key Skills to Key Competencies and Skills) and the reclassification of disciplinary concepts.
- **Greater Focus on Career Readiness and Navigation:** The committees identified a need to more strongly prioritize skills and knowledge that directly support postsecondary and workforce readiness. The career-related standards now better emphasize practical skills such as labor market analysis, credential requirements, workplace safety, and community participation.
- **Alignment with P.L. 2022, c.138:** Pursuant to that law, a committee was convened to draft standards in information literacy over the summer of 2024. The legislation mandates information literacy education for all public school students in grades K-12. These new standards are integrated within the NJSLS—CLKS.
- **Reimagination of 9.3 – Career & Technical Education (CTE):** Previous 9.3 directly adopted the set of performance expectations nestled within the National Career Clusters® Framework. The Framework has undergone a significant transformation, with Industry Sector Profiles replacing the existing standards and performance expectations. The new Profiles offer dynamic data and responsive market insights to connect students and educators with current industry knowledge and skills. In addition, the Department and expert committees identified opportunities to improve access to the skills and knowledge developed within this standard for students outside of approved CTE programs. Its reimagination and inclusion in 9.1 sets a very clear expectation that all students deserve access to high-quality career awareness, readiness and preparation instruction, which requires a carefully designed K-12 learning progression to develop a strong foundation for postsecondary success.
- **Return of Educational Technology to Standard 8:** Educational technology concepts and skills originally outlined in 2014 NJSLS – Technology were expanded and embedded across multiple disciplines in the 2020 NJSLS – CLKs. As technology becomes increasingly integral to daily life, students must develop higher levels of proficiency in accessing, managing, evaluating, and synthesizing information for personal, academic, and professional success. To support this, the standards have been enhanced and reorganized to emphasize essential areas such as technology literacy, digital citizenship, and information/media literacy.

# Structure of This Document

## Developmental Progressions

This portion of the document presents the performance expectations by disciplinary concept in a K-12 learning progression. Presenting learning standards in a K–12 progression helps educators understand how students build knowledge and skills over time, allowing for more intentional and coherent curriculum design. By mapping standards across grade levels, teachers and curriculum developers can see how foundational concepts introduced in early grades evolve into more complex and nuanced understandings in later years. This vertical alignment supports scaffolding, ensuring that instruction is developmentally appropriate and that students are prepared for increasingly sophisticated tasks. It also enables educators to identify gaps or redundancies in instruction, promote continuity in learning, and better support students’ long-term mastery of essential concepts.

## Performance Expectations by Grade Bands

This portion of the document presents the performance expectations by grade band. Presenting learning standards by grade bands is essential for ensuring clarity, consistency, and instructional relevance for educators implementing the standards directly. When standards are organized this way, educators can easily identify what students are expected to learn at each stage of their academic journey, making it easier to plan lessons that are developmentally appropriate and aligned with the NJSLs. Grade-banded standards also help curriculum developers ensure that content builds logically from year to year, avoiding gaps or unnecessary repetition. For teachers, this structure supports targeted instruction and assessment, allowing them to meet students where they are and guide them toward mastery. Overall, grade-banded organization promotes coherence across classrooms and schools, helping all educators work toward shared learning goals.

## A Note on the Inclusion of Climate Change and Sustainability Opportunities

With the adoption of the 2020 New Jersey Student Learning Standards (NJSLS), New Jersey became the first state in the nation to include climate change education across content areas. The goal of inclusion of climate change education is to foster generations of New Jersey students that can analyze, question, interpret, think independently, and bring critical deduction to fulfill and to lead in jobs created by burgeoning industries of the future green economy.

Revisions in the proposed 2025 NJSLS – CLKS provide more specificity regarding sustainability practices and habits of mind that directly connect to our ability to mitigate, adapt and solve challenges caused by the impacts of climate change. The revised standards integrate two new strands which develop incrementally across K-12. Sustainable Economics, found in 9.2 Financial Literacy, develops students’ understanding of the origins of base materials and life cycles of products, ethical spending habits to support sustainability and the trade-offs between product development costs and environmental impact. Sustainability Practices, found in 9.4 Key Competencies and Skills, develops students understanding of common spaces and resources (e.g. rivers, parks, water, air) and how they are protected, preserved, and might be managed collectively over time for the benefit of the entire community.

Since its early implementation in 2020, New Jersey educators have explored climate change education in their unique settings and contexts across the state. Their authentic experiences have informed the revisions featured in this document. For example, note the difference between a 2020 NJSLS – CLKS performance expectation for fifth grade and its revision:

- (2020) 9.4.5.DC.8: Propose ways local and global communities can engage digitally to participate in and promote climate action.
- (Proposed) 9.4.CA.3-5.1 Delineate the distinguishing characteristics of common spaces (e.g., rivers and wilderness) and the requirements to keep different types of common spaces and shared resources (e.g., air and water) healthy.

The proposed expectation lays the conceptual groundwork for sustainability education. Before students can engage meaningfully in climate action, digitally or otherwise, they need to understand the natural systems they are trying to protect. This performance expectation promotes deeper learning, encourages responsibility for shared resources, and supports progression toward civic engagement rooted in ecological understanding.

Accompanying the 2025 NJSLS – CLKS will be resources that identify standards that may be leveraged in support of instruction. The symbol for climate change through the standards (  ) notes the performance expectations for these strands, as well as other opportunities to integrate specific climate change and sustainability education themes and concepts.



## Implementation Supports and Additional Resources

To support the successful implementation of the 2025 NJSLS – CLKS, guidance documents will be made available on the Standards Transparency and Mastery Platform (STAMP) webpage. The documents will support districts in developing a clear understanding of the new expectations and help guide curriculum development at the local level. To ensure professional learning is high-quality and responsive to the needs of the field, New Jersey educators will be included in the development of resources in collaboration with the Department. The outcome will include the delivery of guidance documents, professional learning opportunities and other NJSLS-supporting resources.

## **Developmental Progressions**

## 9.1 Career Readiness

**Career Exploration (CE):** By the end of grade 12, students explore how personal interests, strengths, and values connect to various jobs and careers, building toward informed decisions about future career pathways and developing artifacts like resumes and portfolios that demonstrate readiness for postsecondary success.

| K-2                                                                                                              | 3-5                                                                                                                                                                                                                        | 6-8                                                                                                                                                                                                                                                                                                                                     | 9-12                                                                                                                                                                                        |
|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.1.CE.K-2.1 Explain why people work and the role of work in society.                                            | 9.1.CE.3-5.1 Explain the reasons why some jobs and careers require specific training, skills and certifications (e.g., nurses, teachers, lifeguards).                                                                      | 9.1.CE.6-8.1 Determine required and recommended job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, pre-employment screenings such as drug tests and social media presence) in various career fields.                                                                                         | 9.1.CE.9-12.1 Present how the demand for certain skills, the job market, and credentials may influence an individual's earning power.                                                       |
| 9.1.CE.K-2.2 Explore personal talents, interests, and skills and how they may suit certain careers.              | 9.1.CE.3-5.2 Identify how personal interests and strengths align with various jobs and career fields.                                                                                                                      | 9.1.CE.6-8.2 Assess personal strengths, talents, values, and interests and align them to appropriate career fields and occupations.                                                                                                                                                                                                     | 9.1.CE.9-12.2 Identify possible career pathways through self-assessments, evaluate those that highlight personal talents, skills and abilities, and develop a postsecondary plan.           |
| 9.1.CE.K-2.3 Explore various career fields and identify associated jobs, roles, responsibilities, and skillsets. | 9.1.CE.3-5.3 Examine and compare the required and recommended credentials (e.g., certifications, education, experience, skills, responsibilities, and salary expectations) associated with various career fields and jobs. | 9.1.CE.6-8.3 Evaluate local opportunities or programs (e.g., apprenticeships, dual enrollment courses, high school and county career and technical education programs, military programs, and volunteer initiatives) and determine their alignment with one's career interest and the development of relevant skills and credentialing. | 9.1.CE.9-12.3 Develop a product (e.g., online portfolio, resume, website) that demonstrates one's experiences, credentials, knowledge, skills, and preparedness for post-secondary success. |

## 9.1 Career Readiness

**Career Navigation (CN):** By the end of grade 12, students learn how to identify safe and fair workplace practices, understand labor market trends, participate in community-based roles, and analyze policies and programs that support employment rights and access to high-skill, high-wage careers.

| K-2                                                                                                                           | 3-5                                                                                                                                                                                                 | 6-8                                                                                                                                                                                                                 | 9-12                                                                                                                                                                                                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.1.CN.K-2.1 Explain the ways in which people are kept safe in their jobs (e.g., safety equipment, rules).                    | 9.1.CN.3-5.1 Describe basic laws and rules that help keep workers safe and ensure fair treatment on the job, such as limits on child labor, safety rules, and the right to be treated with respect. | 9.1.CN.6-8.1 Identify legal and procedural requirements for minors to obtain employment, including how to obtain working papers, age restrictions and the associated protections under New Jersey Child Labor Laws. | 9.1.CN.9-12.1 Explain the purpose and impact of key laws and policies designed to protect workers' rights and ensure safety in the workplace, including child labor laws, minimum wage regulations, and workplace safety standards such as those enforced by the Occupational Safety and Health Administration. |
| 9.1.CN.K-2.2 Explore the different types of jobs and industries in the local community.                                       | 9.1.CN.3-5.2 Research job opportunities in New Jersey's key industries to assess the local and regional labor market demands.                                                                       | 9.1.CN.6-8.2 Research how and why career fields of interest have increased/decreased in demand regionally, nationally, and globally, and determine factors that affect the labor market.                            | 9.1.CN.9-12.2 Analyze the availability of high-skill, high-wage, and in-demand jobs (e.g., locally, regionally, nationally, and globally), considering how economic, environmental, social, technological, and political trends may affect the labor market at all levels.                                      |
| 9.1.CN.K-2.3 Engage in activities to help and serve in school and in the local community, noting the importance of each role. | 9.1.CN.3-5.3 Participate in community activities by leveraging skills and talents in roles aligned with career interests.                                                                           | 9.1.CN.6-8.3 Participate in efforts that address a community need and advance skillsets that are aligned with one's academic and career interests.                                                                  | 9.1.CN.9-12.3 Engage stakeholders in the execution and evaluation of a solution to meet community needs using skills and abilities in roles aligned with career interests.                                                                                                                                      |

## 9.2 Financial Literacy

**Earning and Spending (ES):** By the end of grade 12, students develop an understanding of how income is earned, managed, taxed, and used to meet personal and community needs, progressing from identifying simple jobs and spending choices to evaluating complex earning structures and ethical consumer behavior.

| K-2                                                                                                                                                   | 3-5                                                                                                                                                                                                                                                                                                        | 6-8                                                                                                                                                                                                                                                                                | 9-12                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.2.ES.K-2.1 Identify the cause/effect relationship between having a job and earning money.                                                           | <p>9.2.ES.3-5.1 Explain the impact of job responsibilities, schedules, and earnings on one's life outside of work.</p> <p>9.2.ES.3-5.2 Describe different types of jobs (e.g., commissions, salary, tips, wages) and explain how earnings can vary based on the type of work and employment structure.</p> | <p>9.2.ES.6-8.1 Explain how an individual's income is affected by the economy (e.g., inflation, government policies, unemployment).</p> <p>9.2.ES.6-8.2 Explain why various sources of income are taxed differently (e.g., investments, social security, unemployment, wages).</p> | <p>9.2.ES.9-12.1 Evaluate potential income and employee benefit packages (e.g., employee-sponsored retirement plans, health insurance, stock options) across multiple jobs.</p> <p>9.2.ES.9-12.2 Analyze and compare tax rates associated with various levels of income and types of income (e.g., capital gains, earned/unearned, interest).</p> <p>9.2.ES.9-12.3 Compare the benefits, costs, and risks of starting a business to evaluate potential success.</p> |
| 9.2.ES.K-2.2 Identify age-appropriate ways to earn income.                                                                                            | 9.2.ES.3-5.3 Identify the reasons for starting a business.                                                                                                                                                                                                                                                 | 9.2.ES.6-8.3 Describe the steps to starting a business.                                                                                                                                                                                                                            | <p>9.2.ES.9-12.4 Identify governmental and non-governmental support (e.g., Small Business Administration) available to entrepreneurs.</p> <p>9.2.ES.9-12.5 Evaluate the advantages and disadvantages of age-appropriate contract/freelance employment (e.g., content creation, influencer marketing, platform/app drivers, tutoring) and explain how earnings can vary based on the type of work and employment structure.</p>                                      |
| 9.2.ES.K-2.3 Identify public services (e.g., police, fire, EMT, schools) and infrastructure (e.g., roads, hospitals, parks) that benefit communities. | 9.2.ES.3-5.4 Describe how earned income is divided between personal spending, saving, and contributing to community needs through taxes.                                                                                                                                                                   | 9.2.ES.6-8.4 Explain the difference between net and gross income, and how taxes affect disposable income.                                                                                                                                                                          | 9.2.ES.9-12.6 Complete basic federal and state tax forms using common income documents (e.g., 1099, W-2) and standard deductions to calculate taxes owed or refunds due.                                                                                                                                                                                                                                                                                            |

## 9.2 Financial Literacy

**Earning and Spending (ES):** By the end of grade 12, students develop an understanding of how income is earned, managed, taxed, and used to meet personal and community needs, progressing from identifying simple jobs and spending choices to evaluating complex earning structures and ethical consumer behavior.

| K-2                                                                                                                                                           | 3-5                                                                                                                                                                                                                                                                                                           | 6-8                                                                                                                                                                                                                                                                                                                                          | 9-12                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                               |                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                              | 9.2.ES.9-12.7 Evaluate the role of different sources of retirement income such as Social Security, employer-sponsored retirement plans, and personal investments.                                                                                                                                                                                                            |
| 9.2.ES.K-2.4 Identify reasons why people choose to spend and save money and describe how needs and wants influence one's decision to spend and/or save money. | <p>9.2.ES.3-5.5 Explain how different circumstances can affect one's personal budget (e.g., emergency expenses, losing employment, switching jobs).</p> <p>9.2.ES.3-5.6 Describe how internal and external attitudes about spending money (e.g., advertising, friends/family) impact financial decisions.</p> | <p>9.2.ES.6-8.5 Evaluate the opportunity cost of spending choices by examining the positive and negative consequences of financial decision-making.</p> <p>9.2.ES.6-8.6 Analyze how emotions, attitudes, self-regulation, and advertising (e.g., product placement, social media) affect financial decision-making and money management.</p> | <p>9.2.ES.9-12.8 Develop a process for making informed consumer decisions based on research, product comparison, and budget.</p> <p>9.2.ES.9-12.9 Evaluate how internal (e.g., attitudes, assumptions, biases) and external (e.g., education, family, social media) influences may impact financial decisions related to money, saving, investing, and work.</p>             |
| 9.2.ES.K-2.5 Identify how individuals spend money to support personal well-being.                                                                             | <p>9.2.ES.3-5.7 Explain how individuals can make thoughtful financial decisions to support personal well-being.</p> <p>9.2.ES.3-5.8 Identify and apply smart shopping strategies (e.g., comparison shopping, coupons, unit pricing, sales/promotions).</p>                                                    | <p>9.2.ES.6-8.7 Determine how spending, saving, and using credit contribute to financial well-being.</p> <p>9.2.ES.6-8.8 Demonstrate money management techniques including comparison shopping, price negotiating, and tracking expenses.</p>                                                                                                | <p>9.2.ES.9-12.10 Evaluate how spending, investing, and credit usage evolve throughout one's lifetime to maintain financial well-being.</p> <p>9.2.ES.9-12.11 Evaluate strategies for managing financial accounts (e.g., checking, credit, savings) to maximize benefits like interest earnings and rewards, while minimizing risks (e.g., fees, fraud, identity theft).</p> |
| 9.2.ES.K-2.6 Explain how spending money locally can help people who live and work near or within one's community.                                             | 9.2.ES.3-5.9 Identify examples of additional costs associated with different types of spending (e.g., taxes, tips).                                                                                                                                                                                           | 9.2.ES.6-8.9 Explain sales tax and how the government spends taxes to support state public services.                                                                                                                                                                                                                                         | 9.2.ES.9-12.12 Determine taxes (e.g., sales, property, vice), governmental fees (e.g., licenses, permits), and tax benefits (e.g., credits) associated with various purchases.                                                                                                                                                                                               |

## 9.2 Financial Literacy

**Earning and Spending (ES):** By the end of grade 12, students develop an understanding of how income is earned, managed, taxed, and used to meet personal and community needs, progressing from identifying simple jobs and spending choices to evaluating complex earning structures and ethical consumer behavior.

| K-2                                                                                                                    | 3-5                                                                                                    | 6-8                                                                                                                                                                                                        | 9-12                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                        | 9.2.ES.3-5.10 Identify the potential benefits and drawbacks to spending money locally.                 | 9.2.ES.6-8.10 Explain the advantages and disadvantages of buying domestic and imported products and services.                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 9.2.ES.K-2.7 Explore the differences between materials produced in the natural world and materials produced by people. | 9.2.ES.3-5.11 Trace the life cycle of a product and consider where the materials may remain after use. | 9.2.ES.6-8.11 Explore how spending decisions as individuals and as members of schools, families, and communities can lead to a more sustainable lifestyle and create more demand for sustainable products. | <p>9.2.ES.9-12.13 Analyze the cost-benefit trade-offs of purchasing goods and services, considering factors such as origin, price, quality, and convenience as well as social and environmental impact.</p> <p>9.2.ES.9-12.14 Demonstrate an understanding of ethical consumerism by proposing ways to hold businesses accountable for responsible and ethical practices that will mitigate the effects of climate change or other local and/or global challenges.</p> |

## 9.2 Financial Literacy

**Building Wealth (BW):** By the end of grade 12, students learn how to manage money through budgeting, saving, and investing, exploring the use of financial services and digital tools to meet short- and long-term financial goals across life stages.

| K-2                                                                                                                           | 3-5                                                                                                                                                                                      | 6-8                                                                                                                                                                             | 9-12                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.2.BW.K-2.1 Identify different forms of payment (e.g., card, cash, digital payment) used when purchasing goods and services. | 9.2.BW.3-5.1 Compare and contrast different payment methods (e.g., cash, check, credit/debit cards, digital payments) in relation to safety, convenience, and personal money management. | 9.2.BW.6-8.1 Analyze the similarities and differences between banks, credit unions, and online financial institutions in terms of services offered and membership requirements. | 9.2.BW.9-12.1 Evaluate the benefits, costs, risks, and security features of technology-based financial instruments (e.g., cryptocurrency, digital wallets, emerging financial technology solutions).                                                                                                                                                                                                                                                                |
| 9.2.BW.K-2.2 Identify how banks/financial institutions help us store and keep money safe.                                     | 9.2.BW.3-5.2 Explain how banks/financial institutions help people save money, access personal funds, borrow money, and keep track of their finances.                                     | 9.2.BW.6-8.2 Create basic budgets that align with financial goals across different life stages (e.g., teenage, young adult, family).                                            | 9.2.BW.9-12.2 Evaluate financial service providers (e.g., banks, credit unions, financial advisors, investment firms) by analyzing fees, services, terms, technology features, reputation, and regulatory compliance to select providers that align with personal financial goals and risk tolerance.                                                                                                                                                               |
| 9.2.BW.K-2.3 Develop a basic plan to achieve a savings goal.                                                                  | 9.2.BW.3-5.3 Complete a personal budget and reflect on earning, spending, and saving habits.<br>9.2.BW.3-5.4 Identify the similarities and differences between saving and investing.     | 9.2.BW.6-8.3 Compare the interest rates and fees associated with savings and investing financial products (e.g., CDs, savings accounts, stocks)                                 | 9.2.BW.9-12.3 Design and modify a personal budget based on short-term and long-term goals as well as varying life circumstances (e.g., emergency expenses, or inflation).<br><br>9.2.BW.9-12.4 Create a saving and investing plan that uses various financial services to reach long-term goals (e.g., higher education, home ownership, retirement).<br><br>9.2.BW.9-12.5 Evaluate the advantages and disadvantages of saving and investing in financial products. |



## 9.2 Financial Literacy

**Financial Protections (FP):** By the end of grade 12, students build awareness of borrowing, credit, insurance, fraud prevention, and consumer rights, gaining the skills to evaluate financial products, protect personal information, and make responsible financial decisions.

| K-2                                                                                                                            | 3-5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 6-8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 9-12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.2.FP.K-2.1 Identify situations where people borrow things and explain the importance of returning things that were borrowed. | <p>9.2.FP.3-5.1 Describe the expectations and consequences associated with borrowing money from individuals and banks/financial institutions.</p> <p>9.2.FP.3-5.2 Explain that credit is a way to borrow money or access goods/services now and pay for them later.</p> <p>9.2.FP.3-5.3 Identify organizations or people that help protect consumers (e.g., Better Business Bureau, local government, bank fraud departments).</p> <p>9.2.FP.3-5.4 Explain why borrowing money involves record-keeping and integrity.</p> <p>9.2.FP.3-5.5 Identify reasons why individuals may borrow money to pay for education or training beyond high school.</p> | <p>9.2.FP.6-8.1 Compare and contrast different types of debt and evaluate their appropriate uses.</p> <p>9.2.FP.6-8.2 Interpret basic terms and conditions associated with credit products (e.g., interest rate, minimum payment, credit limit, fees).</p> <p>9.2.FP.6-8.3 Analyze the advantages and disadvantages of using credit, including short-term benefits and long-term costs (interest, debt, credit score).</p> <p>9.2.FP.6-8.4 Explain the purpose of a credit score and describe how credit history may affect future opportunities. (e.g., borrowing, housing, jobs).</p> <p>9.2.FP.6-8.5 Evaluate how spending decisions impact credit card debt, loan payments and overall creditworthiness.</p> | <p>9.2.FP.9-12.1 Identify types of investments appropriate for different objectives such as liquidity, income, and growth.</p> <p>9.2.FP.9-12.2 Analyze the short-term and long-term financial impacts of different types of debt (e.g., auto loans, credit cards, mortgages, student loans).</p> <p>9.2.FP.9-12.3 Compare lenders based on types of credit offered, interest rates, fees, and promotions to determine the best repayment option (e.g., deferred interest, minimum monthly payments, payment in full).</p> <p>9.2.FP.9-12.4 Evaluate how collateral, interest, fees, and monthly payment amounts affect total repayment costs of auto loans, credit cards, student loans, and mortgages.</p> <p>9.2.FP.9-12.5 Identify predatory lending practices (e.g., car title loans, high-risk mortgages, payday loans).</p> <p>9.2.FP.9-12.6 Analyze the advantages and disadvantages of renting versus purchasing a home and buying versus leasing a vehicle and evaluate how different financing options (e.g., auto loans, lease agreements, mortgage types) affect the costs and benefits of ownership decisions.</p> |

## 9.2 Financial Literacy

**Financial Protections (FP):** By the end of grade 12, students build awareness of borrowing, credit, insurance, fraud prevention, and consumer rights, gaining the skills to evaluate financial products, protect personal information, and make responsible financial decisions.

| K-2 | 3-5 | 6-8 | 9-12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----|-----|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |     |     | <p>99.2.FP.9-12.7 Describe how credit history is established, identify the main components of a credit report, and review ways to monitor and maintain good credit.</p> <p>9.2.FP.9-12.8 Evaluate how types of debt (e.g., auto loan, mortgage, student loans) can positively or negatively influence a person's net worth.</p> <p>9.2.FP.9-12.9 Determine when credit counseling is necessary and evaluate available resources (e.g., debt management programs, financial education workshops, nonprofit credit counseling agencies).</p> <p>9.2.FP.9-12.10 Compare federal and private student loans based on interest rates, repayment terms, forgiveness eligibility, and default penalties.</p> <p>9.2.FP.9-12.11 Explain government-provided financial aid options for higher education and how to complete the financial aid forms (e.g., Free Application for Federal Student Aid [FAFSA] or the NJ Alternative Financial Aid Application).</p> |

## 9.2 Financial Literacy

**Financial Protections (FP):** By the end of grade 12, students build awareness of borrowing, credit, insurance, fraud prevention, and consumer rights, gaining the skills to evaluate financial products, protect personal information, and make responsible financial decisions.

| K-2                                                                                                                                                                                                                         | 3-5                                                                                                                                                                                                                                                                                                                        | 6-8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 9-12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.2.FP.K-2.2 Explain why people protect items that are valuable to them and identify the ways in which they do (e.g., locking the door, only wearing certain clothes on occasion, not touching/playing with certain items). | <p>9.2.FP.3-5.6 Identify common types of insurance and discuss the risks they help protect against.</p> <p>9.2.FP.3-5.7 Explain how insurance helps people recover from unexpected events (e.g., car accidents, house fires, health emergencies).</p> <p>9.2.FP.3-5.8 Determine safe and unsafe shopping transactions.</p> | <p>9.2.FP.6-8.6 Identify types of consumer fraud (e.g., debit/credit card theft, counterfeit applications and websites, identity theft, scams).</p> <p>9.2.FP.6-8.7 Evaluate security practices for digital and physical environments and create a personal plan to safeguard one's identity and financial information.</p> <p>9.2.FP.6-8.8 Evaluate insurance needs (e.g., auto, disability, health, homeowners, life, pet, renters) to determine the adequate level of coverage considering income, financial goals, and risk factors.</p> | <p>9.2.FP.9-12.12 Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.</p> <p>9.2.FP.9-12.13 Analyze and compare insurance products (e.g., auto, health, renters, life) by evaluating premiums, deductibles, coverage limits, and policy terms to select appropriate coverage and implement cost-reduction strategies (e.g., bundling, increasing deductibles, maintaining good credit).</p> <p>9.2.FP.9-12.14 Explain what self-insuring is and determine when it is appropriate.</p> <p>9.2.FP.9-12.15 Evaluate how violations of personal financial laws (e.g., tax fraud, identity theft, credit fraud, loan default) may result in legal penalties, reduced credit scores, and limited future financial opportunities.</p> <p>9.2.FP.9-12.16 Identify and explain the purpose of estate planning documents (e.g., power of attorney, health care proxy, living will, will) and the risks of not having them.</p> <p>9.2.FP.9-12.17 Assess identity theft risks and create action plans for addressing identity theft incidents, including understanding legal remedies and financial recovery processes.</p> |

## 9.3 Information Literacy

**Information Need (IN):** By the end of grade 12, students learn to recognize when information is needed to solve problems, make decisions, or complete tasks—progressing from asking basic questions to framing complex inquiries that require purposeful investigation.

| K-2                                                                                                                                                                | 3-5                                                                                                                                                                    | 6-8                                                                                                                                                                                                                                         | 9-12                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.3.IN.K-2.1 Determine the focus or topic of a prompt, task, question, or interest and identify the words that indicate what to do and what information is needed. | 9.3.IN.3-5.1 Identify and prioritize information required to address a prompt, question, task, or interest and determine the appropriate thought process.              | 9.3.IN.6-8.1 Analyze a prompt, question, task, or interest (independently and/or with artificial intelligence [AI] assistance) to paraphrase explicit and implicit information needs and expectations relevant to the content area.         | 9.3.IN.9-12.1 Assess background knowledge relevant to a prompt, question, task, or interest by evaluating existing understandings and biases, determining information needs, and seeking additional information or varied perspectives, if necessary. |
| 9.3.IN.K-2.2 Identify what is known about a topic by reflecting on personal experiences and content knowledge to determine if additional information is needed.    | 9.3.IN.3-5.2 Compare background knowledge to the information requirements of a prompt, question, task, or interest and identify what additional information is needed. | 9.3.IN.6-8.2 Determine background knowledge, assumptions, and personal perspective(s) related to a topic, and use those determinations to inform information needs.                                                                         | 9.3.IN.9-12.2 Analyze a multi-faceted prompt, question, task or interest critically (independently and/or with AI assistance) to develop a research plan and determine the specific information formats, sources, and perspectives needed.            |
| 9.3.IN.K-2.3 Ask questions about a topic and expand or narrow the focus of inquiry based on initial findings, with guidance and support from an educator.          | 9.3.IN.3-5.3 Develop a research question, conduct an initial investigation, and adjust the scope of inquiry as needed.                                                 | 9.3.IN.6-8.3 Create a research question(s) and conduct an investigation (independently and/or with AI assistance), refining the scope of inquiry as needed based on search results, resource limitations, and additional information needs. | 9.3.IN.9-12.3 Determine or design appropriate research processes (independently and/or with AI assistance) and continually assess and adapt the scope and direction of the inquiry in response to findings.                                           |

## 9.3 Information Literacy

**Information Identification and Evaluation (IE):** By the end of grade 12, students develop the ability to locate information from credible sources and evaluate its accuracy, relevance, bias, and purpose. Over time, they learn to question sources and compare multiple viewpoints to draw informed conclusions.

| K-2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 3-5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 6-8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 9-12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>9.3.IE.K-2.1 Identify and implement the steps to search for information using resources provided by educators.</p> <p>A. Identify topic-related keywords verbally or in writing and conduct a search using available resources to locate information relevant to a specific question or topic.</p> <p>B. Gather information from more than one source to confirm facts/information.</p> <p>C. Use criteria to examine a source for accuracy, viewpoint/perspective, and relevance and select sources to meet an information need.</p> | <p>9.3.IE.3-5.1 Implement the steps of a research process specific to the content area, the intended outcome, and the available resources.</p> <p>A. Determine and apply relevant search terms, types of sources, and grade-appropriate search tools to locate information.</p> <p>B. Find and retrieve information from multiple curated resources and search tools.</p> <p>C. Utilize criteria determined by an educator to analyze, select, and prioritize sources based on accuracy, perspective, purpose, and relevance.</p> | <p>9.3.IE.6-8.1 Explain and demonstrate content area-appropriate research process(es) to select relevant resources and primary/secondary sources that comprehensively address a prompt, question, task, or interest.</p> <p>A. Evaluate and select content area appropriate search tools/features and apply search features/techniques to generate and select relevant and verifiable sources.</p> <p>B. Utilize pre-determined criteria, strategies, and tools to analyze the reliability and validity of authors/information providers and assess the intent, purpose, and context of the source(s) when selecting and prioritizing information.</p> | <p>9.3.IE.9-12.1 Develop and execute discipline-specific research processes appropriate to the complex prompt, question, task, or self-driven inquiry.</p> <p>A. Evaluate and use information platforms while utilizing advanced search techniques and refining criteria to optimize results.</p> <p>B. Locate and curate information effectively and efficiently using a variety of platforms, resources, and search techniques to ensure appropriate and comprehensive results.</p> <p>C. Evaluate and modify search strategies to execute and refine research processes through the assessment and filtering of search results.</p> <p>D. Determine and apply criteria to evaluate sources (independently and/or with AI assistance) for accuracy, intent, purpose, relevance, reliability, and validity by determining the authenticity, motive, context, and relationship among the author(s), information provider(s), and platform to select and prioritize sources that meet specific information needs.</p> |

## 9.3 Information Literacy

**Information Identification and Evaluation (IE):** By the end of grade 12, students develop the ability to locate information from credible sources and evaluate its accuracy, relevance, bias, and purpose. Over time, they learn to question sources and compare multiple viewpoints to draw informed conclusions.

| K-2                                                                                                                                                                                           | 3-5                                                                                                                                                                  | 6-8                                                                                                                                                                                                     | 9-12                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.3.IE.K-2.2 Ask for assistance from an educator to maintain safety and privacy if/when asked to share personal information while searching for and accessing information.                    | 9.3.IE.3-5.2 Determine if more information is needed by assessing if the obtained information addresses all aspects of the prompt, question, task, or interest.      | 9.3.IE.6-8.2 Determine and employ search practices that maintain safety, security, and privacy while complying with district and online platform policies, seeking assistance if necessary.             | <p>9.3.IE.9-12.2 Evaluate information across platforms, providers, and sources using various methods and tools to verify and assess human-created and AI-generated outputs when addressing a complex prompt, question, task, or self-driven inquiry.</p> <p>9.3.IE.9-12.3 Assess the safety of information platforms by examining security and privacy policies and settings to determine how safe browsing practices can be applied when searching for information.</p> |
| 9.3.IE.K-2.3 Determine if more information is needed by evaluating if the obtained information addresses the prompt, question, task, or interest, with guidance and support from an educator. | 9.3.IE.3-5.3 Demonstrate safe searching habits by adhering to district and online platform guidelines and protecting personal information when locating information. | 9.3.IE.6-8.3 Evaluate source limitations to identify represented perspectives and gaps in understanding and reassess information needs to ensure consideration and comprehension of diverse viewpoints. | 9.3.IE.9-12.4 Reflect continually on information needs based on the evaluation of findings to inform and refine the research process and determine how access to resources and diverse perspectives affect understanding.                                                                                                                                                                                                                                                |

## 9.3 Information Literacy

**Information Use (IU):** By the end of grade 12, students practice organizing, interpreting, and applying information to create meaning. They move from simple sorting and summarizing to synthesizing evidence, constructing arguments, and supporting academic or real-world decisions.

| K-2                                                                                                                                                                                                                                                                                                                                              | 3-5                                                                                                                                                                                                                                                                                                                                                                                       | 6-8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 9-12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>9.3.IU.K-2.1 Use evidence from more than one source to support a conclusion when responding to a prompt, question, or task.</p> <p>A. Compare two related, educator-curated sources to verify information.</p> <p>B. Summarize information drawn from two or more sources to make an inference, develop an opinion, or draw a conclusion.</p> | <p>9.3.IU.3-5.1 Use multiple sources of evidence to develop and/or support a claim, opinion, or position to address a prompt, question or task.</p> <p>A. Compare and contrast information from multiple sources to determine which information may be used as evidence.</p> <p>B. Paraphrase information from multiple sources to demonstrate understanding of concepts or evidence.</p> | <p>9.3.IU.6-8.1 Determine if, how and where to use information to construct an evidence-based response to a prompt, question or task.</p> <p>A. Analyze multiple relevant sources of varying formats to determine the information's usefulness.</p> <p>B. Use organizational strategies and tools to structure information from a wide range of resources and assess their effectiveness in analyzing and organizing information.</p> <p>C. Synthesize information from a variety of sources to develop a claim/argument.</p> | <p>9.3.IU.9-12.1 Utilize organizational tools (e.g., AI, charts, outlines, spreadsheets) for summarizing, synthesizing, and identifying the limitations of information from multiple sources, to address a complex prompt, question, task, or self-driven inquiry.</p> <p>9.3.IU.9-12.2 Develop, reflect on, and refine effective queries (e.g., prompt engineering, search term revision) using emerging information technologies (e.g., generative AI, machine learning algorithms, virtual reality) to efficiently and critically use information in an ethical and responsible manner.</p> |
| <p>9.3.IU.K-2.2 Identify the source of information used when responding to a prompt, question or task.</p>                                                                                                                                                                                                                                       | <p>9.3.IU.3-5.2 Cite information used in response to a prompt, question, or task using a format or template provided by an educator.</p>                                                                                                                                                                                                                                                  | <p>9.3.IU.6-8.2 Integrate evidence contextually and cite it appropriately depending on the information source, following a citation style consistent with the content area (e.g., APA, Chicago, MLA).</p>                                                                                                                                                                                                                                                                                                                     | <p>9.3.IU.9-12.3 Synthesize evidence from diverse, reliable, and valid sources to develop and support complex arguments and draw conclusions that acknowledge limitations of the sources.</p> <p>9.3.IU.9-12.4 Integrate evidence contextually and cite/attribute sources of information following the stylistic format appropriate to the content area or discipline (e.g., APA, Chicago, MLA).</p>                                                                                                                                                                                           |

## 9.3 Information Literacy

**Information Creation and Distribution (CD):** By the end of grade 12, students create original content using appropriate formats, tools, and platforms to express ideas and findings. They learn to cite sources, consider audience and impact, and share information ethically and effectively across media.

| K-2                                                                                                                                                                                     | 3-5                                                                                                                                                                                                                                                     | 6-8                                                                                                                                                                                                                                                                                                                                                                                                                            | 9-12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.3.CD.K-2.1 Select which presentation format/structure is appropriate based on the task, audience, and purpose when creating and sharing information on an educator-selected platform. | 9.3.CD.3-5.1 Create and distribute information that meets the needs of the intended audience, purpose, and task and determine the appropriate educator-curated distribution platform(s).                                                                | 9.3.CD.6-8.1 Evaluate and select the most effective formats and platforms to create, publish, distribute, and/or disseminate information that meets specific purposes, addresses audience needs, follows accessibility guidelines, and considers socio-cultural contexts.                                                                                                                                                      | 9.3.CD.9-12.1 Evaluate terms of use and privacy policies of content distribution platforms to ensure legal protection of original, remixed, and/or AI-generated content/products.                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 9.3.CD.K-2.2 Identify self-created works with the author's/creator's name and publication date to establish ownership and recognize the consequences of sharing unverified information. | <p>9.3.CD.3-5.2 Attribute original, paraphrased, and copied content consistent with fair use and copyright laws.</p> <p>9.3.CD.3-5.3 Explain the potential social and legal consequences of using unverified information both in and out of school.</p> | <p>9.3.CD.6-8.2 Adhere to copyright and intellectual property policies when using online platforms to distribute and/or disseminate original, remixed, or AI-generated content/products.</p> <p>9.3.CD.6-8.3 Discuss the ethical implications of the use, distribution, and/or dissemination of unverified and/or potentially harmful information when publishing original, remixed, and/or AI-generated content/products.</p> | <p>9.3.CD.9-12.2 Assess the potential legal and ethical implications of using unverified or unattributable sources before creating, remixing, generating, distributing, and/or disseminating content/products.</p> <p>9.3.CD.9-12.3 Use accessibility features (e.g., alternative text for images, color contrast, heading styles) to design, create, and distribute accessible content/products to ensure universal usability across diverse audiences.</p> <p>9.3.CD.9-12.4 Adapt self-created content/products and/or methods of distribution and dissemination in response to an analysis of and reflection on various platform metrics.</p> |
| 9.3.CD.K-2.3 Reflect on and/or update work based on new information acquired through educator feedback or other sources.                                                                | 9.3.CD.3-5.4 Reflect on the usefulness and accuracy of self-created work over a period of time and update as new information becomes available.                                                                                                         | 9.3.CD.6-8.4 Reflect on and revise self-created, published, and/or distributed content/ products in response to new information to ensure accuracy and relevance.                                                                                                                                                                                                                                                              | 9.3.CD.9-12.5 Develop an iterative process for continually evaluating and revising content/products in response to new information, evidence, and insights to ensure accuracy, relevance, and currency.                                                                                                                                                                                                                                                                                                                                                                                                                                          |



9.3 Information Literacy

**Information Creation and Distribution (CD):** By the end of grade 12, students create original content using appropriate formats, tools, and platforms to express ideas and findings. They learn to cite sources, consider audience and impact, and share information ethically and effectively across media.

| K-2 | 3-5 | 6-8 | 9-12                                                                                                                                                  |
|-----|-----|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |     |     | 9.3.CD.9-12.6 Evaluate the intended and unintended impact(s) of created and disseminated content/products on individuals, communities, and societies. |

## 9.4 Key Competencies and Skills Disciplinary Concepts

**Key Competencies (KC):** By the end of grade 12, students develop the personal and social skills needed to set goals, collaborate effectively, adapt to change, and build respectful relationships that support success in academic, social, and workplace environments.

| K-2                                                                                                                                                | 3-5                                                                                                                                                                                         | 6-8                                                                                                                                  | 9-12                                                                                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.4.KC.K-2.1 Show positive social skills and respect for peers by following group norms and appreciating others' feelings, ideas, and differences. | 9.4.KC.3-5.1 Use positive social skills to build group norms, support equitable collaboration, and show respect for diverse perspectives and experiences.                                   | 9.4.KC.6-8.1 Develop and apply group norms to support collaboration, shared responsibility, and respectful interactions with peers.  | 9.4.KC.9-12.1 Work effectively in teams by adapting to roles, valuing diverse perspectives, and using strategies and tools to achieve shared goals.                                                               |
| 9.4.KC.K-2.2 Set simple goals with support, try again when mistakes are made, and show flexibility when routines or expectations change.           | 9.4.KC.3-5.2 Set basic goals, persist through challenges using simple strategies, adapt behavior in response to new situations or changes in plans, and reflect on the process and outcome. | 9.4.KC.6-8.2 Develop and monitor goals and demonstrate perseverance in the face of setbacks using age-appropriate coping strategies. | 9.4.KC.9-12.2 Align personal, academic, and career goals with long-term plans, commit to sustained effort despite obstacles, and apply resilience and flexibility to navigate transitions and complex situations. |

## 9.4 Key Competencies and Skills Disciplinary Concepts

**Critical Awarenesses (CA):** By the end of grade 12, students cultivate an understanding of shared spaces, community resources, and diverse cultures, reflecting on their role in promoting fairness, sustainability, and cross-cultural understanding at local and global levels.

| K-2                                                                                                                                                                                                                                          | 3-5                                                                                                                                                                                                                        | 6-8                                                                                                                                                                                                                               | 9-12                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.4.CA.K-2.1 Identify several examples of shared community spaces and resources (e.g., rivers, parks, water, air) in the classroom, school, town, and world and explore examples of the various ways people use, protect, and care for them. | 9.4.CA.3-5.1 Delineate the distinguishing characteristics of common spaces (e.g., rivers and wilderness) and the requirements to keep different types of common spaces and shared resources (e.g., air and water) healthy. | 9.4.CA.6-8.1 Develop and reach consensus on criteria used to reconcile when an individual's rights conflict with community responsibilities and protection of common spaces and resources (e.g., rivers, wilderness, air, water). | 9.4.CA.9-12.1 Collaborate to develop ideas, solutions, and/or thoughts about common spaces and resources (e.g., rivers, wilderness, air, water) and generate new questions that explore the tenure, welfare, and future of common spaces and resources in response to local challenges with global consequences, such as climate change. |
| 9.4.CA.K-2.2 Explore local and global cultures and identify elements of cultural significance or interest (e.g., customs, foods, languages, practices, systems, ways of knowing).                                                            | 9.4.CA.3-5.2 Investigate local and global cultures (e.g., customs, foods, languages, practices, systems, ways of knowing) and demonstrate an understanding and appreciation of such elements.                              | 9.4.CA.6-8.2 Reflect on one's identity and create connections between local and global cultures to further develop understanding, appreciation, and acceptance.                                                                   | 9.4.CA.9-12.2 Defend the personal and professional benefits to understanding, appreciating, and respecting local and global cultures                                                                                                                                                                                                     |

## 9.4 Key Competencies and Skills Disciplinary Concepts

**Key Skills (KS):** By the end of grade 12, students acquire and apply communication, organization, and problem-solving strategies to complete tasks effectively, manage responsibilities, and interact professionally with diverse audiences in preparation for lifelong learning and work.

| K-2                                                                                                                                                                                               | 3-5                                                                                                                                                                                                            | 6-8                                                                                                                                                                                                | 9-12                                                                                                                                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.4.KS.K-2.1 Communicate respectfully and describe how relationships and friendships are formed and maintained through communication and cooperation.                                             | -9.4.KS.3-5.1 Begin to identify, connect, and share ideas clearly with people who can support learning or personal goals (e.g., classmates, teachers, family members), adapting communication to the audience. | 9.4.KS.6-8.1 Demonstrate professional communication by adapting tone, body language, and active listening skills to different audiences and settings to build and maintain positive relationships. | 9.4.KS.9-12.1 Use professional communication adapted to different audiences, with a focus on relationship-building aligned to career and academic goals. |
| 9.4.KS.K-2.2 Describe how objects are organized (e.g., identify patterns and order) and, with the support of an educator, maintain order of personal academic materials (e.g., take-home folder). | 9.4.KS.3-5.2 Utilize different methods to plan, organize, and complete tasks using a variety of strategies that support academic and personal success.                                                         | 9.4.KS.6-8.2 Use various systems to manage responsibilities (e.g., calendars, planners, digital tools) and reflect on preferred organizational styles when learning and working.                   | 9.4.KS.9-12.2 Manage complex academic and personal tasks using a personalized organizational system.                                                     |

## **Performance Expectations by Grade Band**

# By the End of Grade 2

## 9.1 Career Readiness

### Career Exploration

In grades K-2, students are introduced to the idea of work and careers by helping them understand why people work, recognize their own interests and strengths, and explore different types of jobs. This early exposure lays the groundwork for future career awareness and helps students begin connecting their personal qualities to possible career paths.

9.1.CE.K-2.1 Explain why people work and the role of work in society.

9.1.CE.K-2.2 Explore personal talents, interests, and skills and how they may suit certain careers.

9.1.CE.K-2.3 Explore various career fields and identify associated jobs, roles, responsibilities, and skillsets. 🧑

### Career Navigation

In grades K-2, students understand how people stay safe at work, explore different jobs in their community, and recognize the importance of helping others. Through these experiences, students begin to see how everyone plays a role in making their community strong and how safe, fair workplaces support happy and successful careers.

9.1.CN.K-2.1 Explain the ways in which people are kept safe in their jobs (e.g., safety equipment, rules).

9.1.CN.K-2.2 Explore the different types of jobs and industries in the local community. 🧑

9.1.CN.K-2.3 Engage in activities to help and serve in school and in the local community, noting the importance of each role.



## 9.2 Personal Financial Literacy

### Earning and Spending

In grades K-2, students understand how people earn and use money, explore ways they can earn income, and recognize how spending and saving choices affect themselves and their communities. By learning about jobs, public services, and the difference between natural and human-made materials, students begin to see how money connects to personal needs and community well-being.

9.2.ES.K-2.1 Identify the cause/effect relationship between having a job and earning money.

9.2.ES.K-2.2 Identify age-appropriate ways to earn income.

9.2.ES.K-2.3 Identify public services (e.g., police, fire, EMT, schools) and infrastructure (e.g., roads, hospitals, parks) that benefit communities. 🧑

9.2.ES.K-2.4 Identify reasons why people choose to spend and save money and describe how needs and wants influence one's decision to spend and/or save money.

9.2.ES.K-2.5 Identify how individuals spend money to support personal well-being.

9.2.ES.K-2.6 Explain how spending money locally can help people who live and work near or within one's community.

9.2.ES.K-2.7 Explore the differences between materials produced in the natural world and materials produced by people. 🧑

### Building Wealth

In grades K-2, students understand how people use money to buy things, keep it safe, and save for future goals. By exploring different ways to pay, learning how banks help, and creating simple savings plans, students begin to build foundational skills for managing money responsibly.

9.2.BW.K-2.1 Identify different forms of payment (e.g., card, cash, digital payment) used when purchasing goods and services.

9.2.BW.K-2.2 Identify how banks/financial institutions help us store and keep money safe.

9.2.BW.K-2.3 Develop a basic plan to achieve a savings goal.

### Financial Protections

In grades K-2, students understand the importance of borrowing responsibly and protecting valuable items. By exploring everyday situations like returning borrowed things and keeping special items safe, students begin to build awareness of personal responsibility and the basic ideas behind financial protection and decision-making.

9.2.FP.K-2.1 Identify situations where people borrow things and explain the importance of returning things that were borrowed.

9.2.FP.K-2.2 Explain why people protect items that are valuable to them and identify the ways in which they do (e.g., locking the door, only wearing certain clothes on occasion, not touching/playing with certain items).

## 9.3 Information Literacy

### Information Need

In grades K-2, students begin to ask questions, determine what they already know, and decide what more they need to learn. By identifying key words in tasks and exploring topics with guidance, students build early skills in problem-solving and decision-making through thoughtful inquiry..

9.3.IN.K-2.1 Determine the focus or topic of a prompt, task, question, or interest and identify the words that indicate what to do and what information is needed. 🌱

9.3.IN.K-2.2 Identify what is known about a topic by reflecting on personal experiences and content knowledge to determine if additional information is needed. 🌱

9.3.IN.K-2.3 Ask questions about a topic and expand or narrow the focus of inquiry based on initial findings, with guidance and support from an educator. 🌱

### Information Identification and Evaluation

In grades K-2, students begin to search for information safely and thoughtfully. By identifying keywords, using trusted sources with help from educators, and asking questions to learn more, students build early skills in finding accurate and useful information while protecting their privacy.

9.3.IE.K-2.1 Identify and implement the steps to search for information using resources provided by educators. 🌱

- A. Identify topic-related keywords verbally or in writing and conduct a search using available resources to locate information relevant to a specific question or topic.
- B. Gather information from more than one source to confirm facts/information.
- C. Use criteria to examine a source for accuracy, viewpoint/perspective, and relevance and select sources to meet an information need.

9.3.IE.K-2.2 Ask for assistance from an educator to maintain safety and privacy if/when asked to share personal information while searching for and accessing information.

9.3.IE.K-2.3 Determine if more information is needed by evaluating if the obtained information addresses the prompt, question, task, or interest, with guidance and support from an educator. 🌱

## Information Use

In grades K-2, students begin to organize and understand information from different sources. By comparing facts, summarizing ideas, and identifying where the information came from, students build early skills in drawing conclusions and making thoughtful decisions based on evidence.

- 9.3.IU.K-2.1 Use evidence from more than one source to support a conclusion when responding to a prompt, question, or task. 
- A. Compare two related, educator-curated sources to verify information.
- B. Summarize information drawn from two or more sources to make an inference, develop an opinion, or draw a conclusion.
- 9.3.IU.K-2.2 Identify the source of information used when responding to a prompt, question or task. 

## Information Creation and Distribution

In grades K-2, students begin to share their ideas clearly and responsibly. By choosing the right way to present work products, giving credit for what is created, and improving work products with feedback, students build early skills in communicating effectively and ethically.

- 9.3.CD.K-2.1 Select which presentation format/structure is appropriate based on the task, audience, and purpose when creating and sharing information on an educator-selected platform.
- 9.3.CD.K-2.2 Identify self-created works with the author's/creator's name and publication date to establish ownership and recognize the consequences of sharing unverified information.
- 9.3.CD.K-2.3 Reflect on and/or update work based on new information acquired through educator feedback or other sources.

## 9.4 Key Competencies and Skills

### Key Competencies

In grades K-2, students build important social and personal skills. By learning to respect others, follow group rules, set simple goals, and adapt to changes, students begin developing the habits that support success in school, friendships, and future workplaces.

- 9.4.KC.K-2.1 Show positive social skills and respect for peers by following group norms and appreciating others' feelings, ideas, and differences.
- 9.4.KC.K-2.2 Set simple goals with support, try again when mistakes are made, and show flexibility when routines or expectations change.

### Critical Awarenesses

In grades K-2, explore shared spaces and community resources, like parks, rivers, and schools, and learn how people care for them. By discovering different cultures and traditions, students begin to understand and appreciate the diversity in their local and global communities, building early awareness of fairness, sustainability, and respect for others.

- 9.4.CA.K-2.1 Identify several examples of shared community spaces and resources (e.g., rivers, parks, water, air) in the classroom, school, town, and world and explore examples of the various ways people use, protect, and care for them. 
- 9.4.CA.K-2.2 Explore local and global cultures and identify elements of cultural significance or interest (e.g., customs, foods, languages, practices, systems, ways of knowing). 



**Key Skills**

In grades K-2, students practice respectful communication and staying organized. By learning how friendships are built through cooperation and how to keep track of personal materials, students begin developing important habits for success in school and future work settings.

- 9.4.KS.K-2.1 Communicate respectfully and describe how relationships and friendships are formed and maintained through communication and cooperation.
- 9.4.KS.K-2.2 Describe how objects are organized (e.g., identify patterns and order) and, with the support of an educator, maintain order of personal academic materials (e.g., take-home folder).

# By the End of Grade 5

## 9.1 Career Readiness

### Career Exploration

In grades 3-5, students understand how their interests and strengths connect to different careers. By exploring the training and skills needed for various jobs, and comparing credentials like education and experience, students begin to make informed decisions about future career paths and prepare for success.

9.1.CE.3-5.1 Explain the reasons why some jobs and careers require specific training, skills and certifications (e.g., nurses, teachers, lifeguards). 🦋

9.1.CE.3-5.2 Identify how personal interests and strengths align with various jobs and career fields.

9.1.CE.3-5.3 Examine and compare the required and recommended credentials (e.g., certifications, education, experience, skills, responsibilities, and salary expectations) associated with various career fields and jobs. 🦋

### Career Navigation

In grades 3-5, students understand how workplaces stay safe and fair, and how different jobs connect to their community and interests. By learning about worker protections, exploring job opportunities in New Jersey's key industries, and participating in community roles, students begin to build awareness of career options and the skills needed for future success.

9.1.CN.3-5.1 Describe basic laws and rules that help keep workers safe and ensure fair treatment on the job, such as limits on child labor, safety rules, and the right to be treated with respect.

9.1.CN.3-5.2 Research job opportunities in New Jersey's key industries to assess the local and regional labor market demands. 🦋

9.1.CN.3-5.3 Participate in community activities by leveraging skills and talents in roles aligned with career interests. 🦋

## 9.2 Personal Financial Literacy

### Earning and Spending

In grades 3-5, students understand how income is earned and used to support personal and community needs. By exploring different types of jobs, budgeting choices, and smart spending strategies, students begin to make thoughtful financial decisions. They also learn how businesses are started, how taxes support public services, and how spending habits are influenced by personal and external factors, all while considering the impact of their choices on the environment and local economy.

9.2.ES.3-5.1 Explain the impact of job responsibilities, schedules, and earnings on one's life outside of work.

9.2.ES.3-5.2 Describe different types of jobs (e.g., commissions, salary, tips, wages) and explain how earnings can vary based on the type of work and employment structure.

9.2.ES.3-5.3 Identify the reasons for starting a business.

9.2.ES.3-5.4 Describe how earned income is divided between personal spending, saving, and contributing to community needs through taxes.

9.2.ES.3-5.5 Explain how different circumstances can affect one's personal budget (e.g., emergency expenses, losing employment, switching jobs). 🦋

9.2.ES.3-5.6 Describe how internal and external attitudes about spending money (e.g., advertising, friends/family) impact financial decisions.

9.2.ES.3-5.7 Explain how individuals can make thoughtful financial decisions to support personal well-being.

9.2.ES.3-5.8 Identify and apply smart shopping strategies (e.g., comparison shopping, coupons, unit pricing, sales/promotions).

9.2.ES.3-5.9 Identify examples of additional costs associated with different types of spending (e.g., taxes, tips).

9.2.ES.3-5.10 Identify the potential benefits and drawbacks to spending money locally.

9.2.ES.3-5.11 Trace the life cycle of a product and consider where the materials may remain after use. 📌

## Building Wealth

In grades 3-5, students understand how to manage money wisely by comparing payment methods, learning how banks support financial goals, and creating personal budgets. By exploring the differences between saving and investing, students begin to build essential money management skills that support both short- and long-term financial success.

9.2.BW.3-5.1 Compare and contrast different payment methods (e.g., cash, check, credit/debit cards, digital payments) in relation to safety, convenience, and personal money management.

9.2.BW.3-5.2 Explain how banks/financial institutions help people save money, access personal funds, borrow money, and keep track of their finances.

9.2.BW.3-5.3 Complete a personal budget and reflect on earning, spending, and saving habits.

9.2.BW.3-5.4 Identify the similarities and differences between saving and investing.

## Financial Protections

In grades 3-5, students understand the responsibilities and risks involved in borrowing money, using credit, and protecting personal information. By exploring how insurance works, identifying safe shopping practices, and learning about consumer protection, students begin to build the knowledge and skills needed to make responsible financial decisions and safeguard their well-being.

9.2.FP.3-5.1 Describe the expectations and consequences associated with borrowing money from individuals and banks/financial institutions.

9.2.FP.3-5.2 Explain that credit is a way to borrow money or access goods/services now and pay for them later.

9.2.FP.3-5.3 Identify organizations or people that help protect consumers (e.g., Better Business Bureau, local government, bank fraud departments).

9.2.FP.3-5.4 Explain why borrowing money involves record-keeping and integrity.

9.2.FP.3-5.5 Identify reasons why individuals may borrow money to pay for education or training beyond high school.

9.2.FP.3-5.6 Identify common types of insurance and discuss the risks they help protect against. 📌

9.2.FP.3-5.7 Explain how insurance helps people recover from unexpected events (e.g., car accidents, house fires, health emergencies). 📌

9.2.FP.3-5.8 Determine safe and unsafe shopping transactions.

## 9.3 Information Literacy

### Information Need

In grades 3-5, students develop the ability to ask meaningful questions and find the information they need to solve problems or complete tasks. By identifying what they already know, determining what more they need to learn, and adjusting their research as they go, students build foundational inquiry skills that support thoughtful decision-making and deeper learning.

9.3.IN.3-5.1 Identify and prioritize information required to address a prompt, question, task, or interest and determine the appropriate thought process. 📌

9.3.IN.3-5.2 Compare background knowledge to the information requirements of a prompt, question, task, or interest and identify what additional information is needed. 📌

9.3.IN.3-5.3 Develop a research question, conduct an initial investigation, and adjust the scope of inquiry as needed. 📌

## Information Identification and Evaluation

In grades 3-5, students learn how to find reliable information and evaluate its quality. By using appropriate search tools, analyzing sources for accuracy and relevance, and practicing safe online habits, students begin to develop the skills needed to locate trustworthy information and make informed decisions.

9.3.IE.3-5.1 Implement the steps of a research process specific to the content area, the intended outcome, and the available resources. 🏹

- A. Determine and apply relevant search terms, types of sources, and grade-appropriate search tools to locate information.
- B. Find and retrieve information from multiple curated resources and search tools.
- C. Utilize criteria determined by an educator to analyze, select, and prioritize sources based on accuracy, perspective, purpose, and relevance.

9.3.IE.3-5.2 Determine if more information is needed by assessing if the obtained information addresses all aspects of the prompt, question, task, or interest. 🏹

9.3.IE.3-5.3 Demonstrate safe searching habits by adhering to district and online platform guidelines and protecting personal information when locating information.

## Information Use

In grades 3-5, students organize and interpret information from multiple sources to support their ideas. By comparing and paraphrasing evidence, citing sources, and responding to questions or tasks with clarity, students build foundational skills for making informed decisions and communicating effectively in academic and real-world settings.

9.3.IU.3-5.1 Use multiple sources of evidence to develop and/or support a claim, opinion, or position to address a prompt, question or task. 🏹

- A. Compare and contrast information from multiple sources to determine which information may be used as evidence.
- B. Paraphrase information from multiple sources to demonstrate understanding of concepts or evidence.

9.3.IU.3-5.2 Cite information used in response to a prompt, question, or task using a format or template provided by an educator. 🏹

## Information Creation and Distribution

In grades 3-5, create and share original work in ways that are clear, responsible, and appropriate for their audience. By choosing the right format, citing sources correctly, and reflecting on the accuracy of their work, students build essential communication skills and learn to share information ethically across different platforms.

9.3.CD.3-5.1 Create and distribute information that meets the needs of the intended audience, purpose, and task and determine the appropriate educator-curated distribution platform(s). 🏹

9.3.CD.3-5.2 Attribute original, paraphrased, and copied content consistent with fair use and copyright laws.

9.3.CD.3-5.3 Explain the potential social and legal consequences of using unverified information both in and out of school.

9.3.CD.3-5.4 Reflect on the usefulness and accuracy of self-created work over a period of time and update as new information becomes available.

## 9.4 Key Competencies and Skills

### Key Competencies

In grades 3-5, students build personal and social skills that support success in school and beyond. By practicing respectful communication, working well with others, setting goals, and adapting to change, students begin to develop the habits needed for effective collaboration and lifelong learning.

9.4.KC.3-5.1 Use positive social skills to build group norms, support equitable collaboration, and show respect for diverse perspectives and experiences.

9.4.KC.3-5.2 Set basic goals, persist through challenges using simple strategies, adapt behavior in response to new situations or changes in plans, and reflect on the process and outcome.

### Critical Awarenesses

In grades 3-5, students understand the importance of shared spaces and cultural diversity. By exploring how to care for community resources like rivers and air, and learning about customs, languages, and traditions from around the world, students begin to build respect for others and recognize their role in promoting fairness and sustainability locally and globally.

9.4.CA.3-5.1 Delineate the distinguishing characteristics of common spaces (e.g., rivers and wilderness) and the requirements to keep different types of common spaces and shared resources (e.g., air and water) healthy. 🌱

9.4.CA.3-5.2 Investigate local and global cultures (e.g., customs, foods, languages, practices, systems, ways of knowing) and demonstrate an understanding and appreciation of such elements. 🌍

### Key Skills

In grades 3-5, students strengthen their communication and organizational skills. By learning to share ideas clearly with different audiences and using strategies to plan and complete tasks, students build important habits that support academic success and prepare them for future learning and work.

9.4.KS.3-5.1 Begin to identify, connect, and share ideas clearly with people who can support learning or personal goals (e.g., classmates, teachers, family members), adapting communication to the audience.

9.4.KS.3-5.2 Utilize different methods to plan, organize, and complete tasks using a variety of strategies that support academic and personal success.

# By the End of Grade 8

## 9.1 Career Readiness

### Career Exploration

In grades 6–8, students explore how their personal strengths, interests, and values align with different careers. By evaluating job requirements, assessing their own skills, and researching local programs like apprenticeships or career and technical education, students begin to make informed decisions about future career pathways and prepare for postsecondary success through meaningful experiences and artifacts.

- 9.1.CE.6-8.1 Determine required and recommended job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, pre-employment screenings such as drug tests and social media presence) in various career fields. 📌
- 9.1.CE.6-8.2 Assess personal strengths, talents, values, and interests and align them to appropriate career fields and occupations. 📌
- 9.1.CE.6-8.3 Evaluate local opportunities or programs (e.g., apprenticeships, dual enrollment courses, high school and county career and technical education programs, military programs, and volunteer initiatives) and determine their alignment with one's career interest and the development of relevant skills and credentialing. 📌

### Career Navigation

In grades 6–8, students learn how to navigate youth employment laws, explore labor market trends, and engage in community-based experiences that build career-aligned skills. These learning targets help students recognize fair workplace practices, understand shifts in career demand, and connect personal interests to meaningful roles in their communities.

- 9.1.CN.6-8.1 Identify legal and procedural requirements for minors to obtain employment, including how to obtain working papers, age restrictions and the associated protections under New Jersey Child Labor Laws.
- 9.1.CN.6-8.2 Research how and why career fields of interest have increased/decreased in demand regionally, nationally, and globally, and determine factors that affect the labor market. 📌
- 9.1.CN.6-8.3 Participate in efforts that address a community need and advance skillsets that are aligned with one's academic and career interests. 📌

## 9.2 Personal Financial Literacy

### Earning and Spending

In grades 6–8, students explore how income is earned, taxed, and managed to meet personal and community needs. They examine economic influences on income, compare sources of earnings, and learn the basics of entrepreneurship. Through real-world applications like budgeting, evaluating spending choices, and analyzing advertising, students develop responsible money management habits and begin to understand how financial decisions impact long-term well-being and sustainability.

- 9.2.ES.6-8.1 Explain how an individual's income is affected by the economy (e.g., inflation, government policies, unemployment). 📌
- 9.2.ES.6-8.2 Explain why various sources of income are taxed differently (e.g., investments, social security, unemployment, wages).
- 9.2.ES.6-8.3 Describe the steps to starting a business.
- 9.2.ES.6-8.4 Explain the difference between net and gross income, and how taxes affect disposable income.

- 9.2.ES.6-8.5 Evaluate the opportunity cost of spending choices by examining the positive and negative consequences of financial decision-making.
- 9.2.ES.6-8.6 Analyze how emotions, attitudes, self-regulation, and advertising (e.g., product placement, social media) affect financial decision-making and money management.
- 9.2.ES.6-8.7 Determine how spending, saving, and using credit contribute to financial well-being.
- 9.2.ES.6-8.8 Demonstrate money management techniques including comparison shopping, price negotiating, and tracking expenses.
- 9.2.ES.6-8.9 Explain sales tax and how the government spends taxes to support state public services.
- 9.2.ES.6-8.10 Explain the advantages and disadvantages of buying domestic and imported products and services. 🌱
- 9.2.ES.6-8.11 Explore how spending decisions as individuals and as members of schools, families, and communities can lead to a more sustainable lifestyle and create more demand for sustainable products. 🌱

## Building Wealth

In grades 6–8, students explore how to manage money through budgeting, saving, and investing, while comparing financial institutions and products. They begin to set financial goals across life stages and use digital tools to make informed decisions, building habits that support long-term financial well-being.

- 9.2.BW.6-8.1 Analyze the similarities and differences between banks, credit unions, and online financial institutions in terms of services offered and membership requirements.
- 9.2.BW.6-8.2 Create basic budgets that align with financial goals across different life stages (e.g., teenage, young adult, family).
- 9.2.BW.6-8.3 Compare the interest rates and fees associated with savings and investing financial products (e.g., CDs, savings accounts, stocks).

## Financial Protections

In grades 6–8, students develop financial decision-making skills by exploring credit, debt, insurance, and fraud prevention. They learn to evaluate financial products, understand credit scores, and protect personal information, building the foundation for responsible consumer behavior and long-term financial security.

- 9.2.FP.6-8.1 Compare and contrast different types of debt and evaluate their appropriate uses.
- 9.2.FP.6-8.2 Interpret basic terms and conditions associated with credit products (e.g., interest rate, minimum payment, credit limit, fees).
- 9.2.FP.6-8.3 Analyze the advantages and disadvantages of using credit, including short-term benefits and long-term costs (interest, debt, credit score).
- 9.2.FP.6-8.4 Explain the purpose of a credit score and describe how credit history may affect future opportunities. (e.g., borrowing, housing, jobs).
- 9.2.FP.6-8.5 Evaluate how spending decisions impact credit card debt, loan payments and overall creditworthiness.
- 9.2.FP.6-8.6 Identify types of consumer fraud (e.g., debit/credit card theft, counterfeit applications and websites, identity theft, scams).
- 9.2.FP.6-8.7 Evaluate security practices for digital and physical environments and create a personal plan to safeguard one's identity and financial information.
- 9.2.FP.6-8.8 Evaluate insurance needs (e.g., auto, disability, health, homeowners, life, pet, renters) to determine the adequate level of coverage considering income, financial goals, and risk factors. 🌱

## 9.3 Information Literacy

### Information Need

In grades 6–8, students learn to identify and investigate information needs by analyzing prompts, determining relevant background knowledge, and refining research questions. They begin to use tools—including AI—to conduct purposeful inquiries, building skills to solve problems, make decisions, and complete tasks across academic and real-world contexts.

- 9.3.IN.6-8.1 Analyze a prompt, question, task, or interest (independently and/or with artificial intelligence [AI] assistance) to paraphrase explicit and implicit information needs and expectations relevant to the content area. 📌
- 9.3.IN.6-8.2 Determine background knowledge, assumptions, and personal perspective(s) related to a topic, and use those determinations to inform information needs. 📌
- 9.3.IN.6-8.3 Create a research question(s) and conduct an investigation (independently and/or with AI assistance), refining the scope of inquiry as needed based on search results, resource limitations, and additional information needs. 📌

### Information Identification and Evaluation

In grades 6–8, students learn to locate and evaluate information from credible sources by applying research processes and search strategies. They assess reliability, bias, and purpose, while considering diverse perspectives and maintaining digital safety. These skills support informed decision-making and responsible information use across academic and real-world contexts.

- 9.3.IE.6-8.1 Explain and demonstrate content area-appropriate research process(es) to select relevant resources and primary/secondary sources that comprehensively address a prompt, question, task, or interest. 📌
  - A. Evaluate and select content area appropriate search tools/features and apply search features/techniques to generate and select relevant and verifiable sources.
  - B. Utilize pre-determined criteria, strategies, and tools to analyze the reliability and validity of authors/information providers and assess the intent, purpose, and context of the source(s) when selecting and prioritizing information.
- 9.3.IE.6-8.2 Determine and employ search practices that maintain safety, security, and privacy while complying with district and online platform policies, seeking assistance if necessary.
- 9.3.IE.6-8.3 Evaluate source limitations to identify represented perspectives and gaps in understanding and reassess information needs to ensure consideration and comprehension of diverse viewpoints. 📌

### Information Use

In grades 6–8, students learn to build evidence-based responses by analyzing and organizing information from diverse sources. They evaluate the usefulness of content, synthesize ideas to support claims, and cite evidence using appropriate styles for each discipline. These skills promote thoughtful communication and academic integrity across subject areas.

- 9.3.IU.6-8.1 Determine if, how and where to use information to construct an evidence-based response to a prompt, question or task. 📌
  - A. Analyze multiple relevant sources of varying formats to determine the information’s usefulness.
  - B. Use organizational strategies and tools to structure information from a wide range of resources and assess their effectiveness in analyzing and organizing information.
  - C. Synthesize information from a variety of sources to develop a claim/argument.
- 9.3.IU.6-8.2 Integrate evidence contextually and cite it appropriately depending on the information source, following a citation style consistent with the content area (e.g., APA, Chicago, MLA). 📌



## Information Creation and Distribution

In grades 6–8, students learn to organize and apply information to construct evidence-based responses. They analyze and synthesize sources, build arguments, and cite evidence appropriately, developing skills to support academic thinking and real-world decision-making.

- 9.3.CD.6-8.1 Evaluate and select the most effective formats and platforms to create, publish, distribute, and/or disseminate information that meets specific purposes, addresses audience needs, follows accessibility guidelines, and considers socio-cultural contexts. 🏹
- 9.3.CD.6-8.2 Adhere to copyright and intellectual property policies when using online platforms to distribute and/or disseminate original, remixed, or AI-generated content/products.
- 9.3.CD.6-8.3 Discuss the ethical implications of the use, distribution, and/or dissemination of unverified and/or potentially harmful information when publishing original, remixed, and/or AI-generated content/products.
- 9.3.CD.6-8.4 Reflect on and revise self-created, published, and/or distributed content/products in response to new information to ensure accuracy and relevance.

## 9.4 Key Competencies and Skills

### Key Competencies

In grades 6–8, students strengthen personal and social skills by setting goals, collaborating with peers, and demonstrating perseverance. They learn to apply group norms, adapt to challenges, and build respectful relationships that support success in academic and workplace settings.

- 9.4.KC.6-8.1 Develop and apply group norms to support collaboration, shared responsibility, and respectful interactions with peers.
- 9.4.KC.6-8.2 Develop and monitor goals and demonstrate perseverance in the face of setbacks using age-appropriate coping strategies.

### Critical Awarenesses

In grades 6–8, students explore their role in shared spaces and diverse communities by reflecting on identity, cultural connections, and civic responsibility. They learn to balance individual rights with community needs and promote fairness, sustainability, and cross-cultural understanding at local and global levels.

- 9.4.CA.6-8.1 Develop and reach consensus on criteria used to reconcile when an individual's rights conflict with community responsibilities and protection of common spaces and resources (e.g., rivers, wilderness, air, water). 🏹
- 9.4.CA.6-8.2 Reflect on one's identity and create connections between local and global cultures to further develop understanding, appreciation, and acceptance. 🏹

### Key Skills

In grades 6–8, students build essential workplace and lifelong learning skills by practicing professional communication, managing responsibilities, and solving problems. They learn to adapt their tone and behavior to different audiences and use organizational tools to stay focused and productive.

- 9.4.KS.6-8.1 Demonstrate professional communication by adapting tone, body language, and active listening skills to different audiences and settings to build and maintain positive relationships.
- 9.4.KS.6-8.2 Use various systems to manage responsibilities (e.g., calendars, planners, digital tools) and reflect on preferred organizational styles when learning and working.



# By the End of Grade 12

## 9.1 Career Readiness

### Career Exploration

By the end of grade 12, students explore how personal interests, strengths, and values connect to various jobs and careers, building toward informed decisions about future career pathways and developing artifacts like resumes and portfolios that demonstrate readiness for postsecondary success.

- 9.1.CE.9-12.1 Present how the demand for certain skills, the job market, and credentials may influence an individual's earning power. 📌
- 9.1.CE.9-12.2 Identify possible career pathways through self-assessments, evaluate those that highlight personal talents, skills and abilities, and develop a postsecondary plan. 📌
- 9.1.CE.9-12.3 Develop a product (e.g., online portfolio, resume, website) that demonstrates one's experiences, credentials, knowledge, skills, and preparedness for post-secondary success.

### Career Navigation

By the end of grade 12, students learn how to identify safe and fair workplace practices, understand labor market trends, participate in community-based roles, and analyze policies and programs that support employment rights and access to high-skill, high-wage careers.

- 9.1.CN.9-12.1 Explain the purpose and impact of key laws and policies designed to protect workers' rights and ensure safety in the workplace, including child labor laws, minimum wage regulations, and workplace safety standards such as those enforced by the Occupational Safety and Health Administration.
- 9.1.CN.9-12.2 Analyze the availability of high-skill, high-wage, and in-demand jobs (e.g., locally, regionally, nationally, and globally), considering how economic, environmental, social, technological, and political trends may affect the labor market at all levels. 📌
- 9.1.CN.9-12.3 Engage stakeholders in the execution and evaluation of a solution to meet community needs using skills and abilities in roles aligned with career interests. 📌

## 9.2 Personal Financial Literacy

### Earning and Spending

By the end of grade 12, students develop an understanding of how income is earned, managed, taxed, and used to meet personal and community needs, progressing from identifying simple jobs and spending choices to evaluating complex earning structures and ethical consumer behavior.

- 9.2.ES.9-12.1 Evaluate potential income and employee benefit packages (e.g., employee-sponsored retirement plans, health insurance, stock options) across multiple jobs.
- 9.2.ES.9-12.2 Analyze and compare tax rates associated with various levels of income and types of income (e.g., capital gains, earned/unearned, interest).
- 9.2.ES.9-12.3 Compare the benefits, costs, and risks of starting a business to evaluate potential success.
- 9.2.ES.9-12.4 Identify governmental and non-governmental support (e.g., Small Business Administration) available to entrepreneurs.

- 9.2.ES.9-12.5 Evaluate the advantages and disadvantages of age-appropriate contract/freelance employment (e.g., content creation, influencer marketing, platform/app drivers, tutoring) and explain how earnings can vary based on the type of work and employment structure.
- 9.2.ES.9-12.6 Complete basic federal and state tax forms using common income documents (e.g., 1099, W-2) and standard deductions to calculate taxes owed or refunds due.
- 9.2.ES.9-12.7 Evaluate the role of different sources of retirement income such as Social Security, employer-sponsored retirement plans, and personal investments.
- 9.2.ES.9-12.8 Develop a process for making informed consumer decisions based on research, product comparison, and budget. 📌
- 9.2.ES.9-12.9 Evaluate how internal (e.g., attitudes, assumptions, biases) and external (e.g., education, family, social media) influences may impact financial decisions related to money, saving, investing, and work.
- 9.2.ES.9-12.10 Evaluate how spending, investing, and credit usage evolve throughout one's lifetime to maintain financial well-being.
- 9.2.ES.9-12.11 Evaluate strategies for managing financial accounts (e.g., checking, credit, savings) to maximize benefits like interest earnings and rewards, while minimizing risks (e.g., fees, fraud, identity theft).
- 9.2.ES.9-12.12 Determine taxes (e.g., sales, property, vice), governmental fees (e.g., licenses, permits), and tax benefits (e.g., credits) associated with various purchases.
- 9.2.ES.9-12.13 Analyze the cost-benefit trade-offs of purchasing goods and services, considering factors such as origin, price, quality, and convenience as well as social and environmental impact. 📌
- 9.2.ES.9-12.14 Demonstrate an understanding of ethical consumerism by proposing ways to hold businesses accountable for responsible and ethical practices that will mitigate the effects of climate change or other local and/or global challenges. 📌

## Building Wealth

By the end of grade 12, students learn how to manage money through budgeting, saving, and investing, exploring the use of financial services and digital tools to meet short- and long-term financial goals across life stages.

- 9.2.BW.9-12.1 Evaluate the benefits, costs, risks, and security features of technology-based financial instruments (e.g., cryptocurrency, digital wallets, emerging financial technology solutions).
- 9.2.BW.9-12.2 Evaluate financial service providers (e.g., banks, credit unions, financial advisors, investment firms) by analyzing fees, services, terms, technology features, reputation, and regulatory compliance to select providers that align with personal financial goals and risk tolerance.
- 9.2.BW.9-12.3 Design and modify a personal budget based on short-term and long-term goals as well as varying life circumstances (e.g., emergency expenses, or inflation).
- 9.2.BW.9-12.4 Create a saving and investing plan that uses various financial services to reach long-term goals (e.g., higher education, home ownership, retirement).
- 9.2.BW.9-12.5 Evaluate the advantages and disadvantages of saving and investing in financial products.

## Financial Protections

By the end of grade 12, students build awareness of borrowing, credit, insurance, fraud prevention, and consumer rights, gaining the skills to evaluate financial products, protect personal information, and make responsible financial decisions.

- 9.2.FP.9-12.1 Identify types of investments appropriate for different objectives such as liquidity, income, and growth. 📌
- 9.2.FP.9-12.2 Analyze the short-term and long-term financial impacts of different types of debt (e.g., auto loans, credit cards, mortgages, student loans).

- 9.2.FP.9-12.3 Compare lenders based on types of credit offered, interest rates, fees, and promotions to determine the best repayment option (e.g., deferred interest, minimum monthly payments, payment in full).
- 9.2.FP.9-12.4 Evaluate how collateral, interest, fees, and monthly payment amounts affect total repayment costs of auto loans, credit cards, student loans, and mortgages.
- 9.2.FP.9-12.5 Identify predatory lending practices (e.g., car title loans, high-risk mortgages, payday loans).
- 9.2.FP.9-12.6 Analyze the advantages and disadvantages of renting versus purchasing a home and buying versus leasing a vehicle and evaluate how different financing options (e.g., auto loans, lease agreements, mortgage types) affect the costs and benefits of ownership decisions.
- 9.2.FP.9-12.7 Describe how credit history is established, identify the main components of a credit report, and review ways to monitor and maintain good credit.
- 9.2.FP.9-12.8 Evaluate how types of debt (e.g., auto loan, mortgage, student loans) can positively or negatively influence a person's net worth.
- 9.2.FP.9-12.9 Determine when credit counseling is necessary and evaluate available resources (e.g., debt management programs, financial education workshops, nonprofit credit counseling agencies).
- 9.2.FP.9-12.10 Compare federal and private student loans based on interest rates, repayment terms, forgiveness eligibility, and default penalties.
- 9.2.FP.9-12.11 Explain government-provided financial aid options for higher education and how to complete the financial aid forms (e.g., Free Application for Federal Student Aid [FAFSA] or the NJ Alternative Financial Aid Application).
- 9.2.FP.9-12.12 Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
- 9.2.FP.9-12.13 Analyze and compare insurance products (e.g., auto, health, renters, life) by evaluating premiums, deductibles, coverage limits, and policy terms to select appropriate coverage and implement cost-reduction strategies (e.g., bundling, increasing deductibles, maintaining good credit).
- 9.2.FP.9-12.14 Explain what self-insuring is and determine when it is appropriate.
- 9.2.FP.9-12.15 Evaluate how violations of personal financial laws (e.g., tax fraud, identity theft, credit fraud, loan default) may result in legal penalties, reduced credit scores, and limited future financial opportunities.
- 9.2.FP.9-12.16 Identify and explain the purpose of estate planning documents (e.g., power of attorney, health care proxy, living will, will) and the risks of not having them.
- 9.2.FP.9-12.17 Assess identity theft risks and create action plans for addressing identity theft incidents, including understanding legal remedies and financial recovery processes.

## 9.3 Information Literacy

### Information Need

By the end of grade 12, students learn to recognize when information is needed to solve problems, make decisions, or complete tasks—progressing from asking basic questions to framing complex inquiries that require purposeful investigation.

- 9.3.IN.9-12.1 Assess background knowledge relevant to a prompt, question, task, or interest by evaluating existing understandings and biases, determining information needs, and seeking additional information or varied perspectives, if necessary. 🌱
- 9.3.IN.9-12.2 Analyze a multi-faceted prompt, question, task or interest critically (independently and/or with AI assistance) to develop a research plan and determine the specific information formats, sources, and perspectives needed. 🌱
- 9.3.IN.9-12.3 Determine or design appropriate research processes (independently and/or with AI assistance) and continually assess and adapt the scope and direction of the inquiry in response to findings. 🌱

## Information Identification and Evaluation

By the end of grade 12, students develop the ability to locate information from credible sources and evaluate its accuracy, relevance, bias, and purpose. Over time, they learn to question sources and compare multiple viewpoints to draw informed conclusions.

- 9.3.IE.9-12.1 Develop and execute discipline-specific research processes appropriate to the complex prompt, question, task, or self-driven inquiry. 🏹
- A. Evaluate and use information platforms while utilizing advanced search techniques and refining criteria to optimize results.
  - B. Locate and curate information effectively and efficiently using a variety of platforms, resources, and search techniques to ensure appropriate and comprehensive results.
  - C. Evaluate and modify search strategies to execute and refine research processes through the assessment and filtering of search results.
  - D. Determine and apply criteria to evaluate sources (independently and/or with AI assistance) for accuracy, intent, purpose, relevance, reliability, and validity by determining the authenticity, motive, context, and relationship among the author(s), information provider(s), and platform to select and prioritize sources that meet specific information needs.
- 9.3.IE.9-12.2 Evaluate information across platforms, providers, and sources using various methods and tools to verify and assess human-created and AI-generated outputs when addressing a complex prompt, question, task, or self-driven inquiry. 🏹
- 9.3.IE.9-12.3 Assess the safety of information platforms by examining security and privacy policies and settings to determine how safe browsing practices can be applied when searching for information.
- 9.3.IE.9-12.4 Reflect continually on information needs based on the evaluation of findings to inform and refine the research process and determine how access to resources and diverse perspectives affect understanding. 🏹

## Information Use

By the end of grade 12, students practice organizing, interpreting, and applying information to create meaning. They move from simple sorting and summarizing to synthesizing evidence, constructing arguments, and supporting academic or real-world decisions.

- 9.3.IU.9-12.1 Utilize organizational tools (e.g., AI, charts, outlines, spreadsheets) for summarizing, synthesizing, and identifying the limitations of information from multiple sources, to address a complex prompt, question, task, or self-driven inquiry. 🏹
- 9.3.IU.9-12.2 Develop, reflect on, and refine effective queries (e.g., prompt engineering, search term revision) using emerging information technologies (e.g., generative AI, machine learning algorithms, virtual reality) to efficiently and critically use information in an ethical and responsible manner. 🏹
- 9.3.IU.9-12.3 Synthesize evidence from diverse, reliable, and valid sources to develop and support complex arguments and draw conclusions that acknowledge limitations of the sources. 🏹
- 9.3.IU.9-12.4 Integrate evidence contextually and cite/attribute sources of information following the stylistic format appropriate to the content area or discipline (e.g., APA, Chicago, MLA). 🏹

## Information Creation and Distribution

By the end of grade 12, students create original content using appropriate formats, tools, and platforms to express ideas and findings. They learn to cite sources, consider audience and impact, and share information ethically and effectively across media.

- 9.3.CD.9-12.1 Evaluate terms of use and privacy policies of content distribution platforms to ensure legal protection of original, remixed, and/or AI-generated content/products.
- 9.3.CD.9-12.2 Assess the potential legal and ethical implications of using unverified or unattributable sources before creating, remixing, generating, distributing, and/or disseminating content/products.
- 9.3.CD.9-12.3 Use accessibility features (e.g., alternative text for images, color contrast, heading styles) to design, create, and distribute accessible content/products to ensure universal usability across diverse audiences.
- 9.3.CD.9-12.4 Adapt self-created content/products and/or methods of distribution and dissemination in response to an analysis of and reflection on various platform metrics.
- 9.3.CD.9-12.5 Develop an iterative process for continually evaluating and revising content/products in response to new information, evidence, and insights to ensure accuracy, relevance, and currency. 🌱
- 9.3.CD.9-12.6 Evaluate the intended and unintended impact(s) of created and disseminated content/products on individuals, communities, and societies. 🏠

## 9.4 Key Competencies and Skills

### Key Competencies

By the end of grade 12, students develop the personal and social skills needed to set goals, collaborate effectively, adapt to change, and build respectful relationships that support success in academic, social, and workplace environments.

- 9.4.KC.9-12.1 Work effectively in teams by adapting to roles, valuing diverse perspectives, and using strategies and tools to achieve shared goals.
- 9.4.KC.9-12.2 Align personal, academic, and career goals with long-term plans, commit to sustained effort despite obstacles, and apply resilience and flexibility to navigate transitions and complex situations.

### Critical Awarenesses

By the end of grade 12, students cultivate an understanding of shared spaces, community resources, and diverse cultures, reflecting on their role in promoting fairness, sustainability, and cross-cultural understanding at local and global levels.

- 9.4.CA.9-12.1 Collaborate to develop ideas, solutions, and/or thoughts about common spaces and resources (e.g., rivers, wilderness, air, water) and generate new questions that explore the tenure, welfare, and future of common spaces and resources in response to local challenges with global consequences, such as climate change. 🌱
- 9.4.CA.9-12.2 Defend the personal and professional benefits to understanding, appreciating, and respecting local and global cultures. 🏠

### Key Skills

By the end of grade 12, students acquire and apply communication, organization, and problem-solving strategies to complete tasks effectively, manage responsibilities, and interact professionally with diverse audiences in preparation for lifelong learning and work.

- 9.4.KS.9-12.1 Use professional communication adapted to different audiences, with a focus on relationship-building aligned to career and academic goals.
- 9.4.KS.9-12.2 Manage complex academic and personal tasks using a personalized organizational system.