New Jersey Student Learning Standards
Career Readiness, Life Literacies and Key Skills
(NJSLS-CLKS)

***Note**: For convenience, readers should be aware that pages 4-29 of this document in their entirety are shown in brackets – that is to say, they are shown as "deleted" content – as the New Jersey Department of Education has drafted new introductory materials that clarify the goal and organization of these standards. That proposed new content begins on page 30 of this document.*

Division of Teaching and Learning Services
New Jersey Department of Education

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[2020 New Jersey Student Learning Standards – Career Readiness, Life Literacies, and Key Skills Introduction

Career Readiness, Life Literacies, and Key Skills

Rapid advancements in technology and subsequent changes in the economy have created opportunities for individuals to compete and connect on a global scale. In this increasingly diverse and complex world, the successful entrepreneur or employee must not only possess the requisite education for specific industry pathways but also employability skills necessary to collaborate with others and manage resources effectively in order to establish and maintain stability and independence. This document outlines concepts and skills necessary for New Jersey's students to thrive in an ever-changing world. Intended for integration throughout all K–12 academic and technical content areas, the New Jersey Student Learning Standards- Career Readiness, Life Literacies, and Key Skills (NJSLS-CLKS) provides the framework for students to learn the concepts, skills, and practices essential to the successful navigation of career exploration and preparation, personal finances and digital literacy.

Mission

Career readiness, life literacies, and key skills education provides students with the necessary skills to make informed career and financial decisions, engage as responsible community members in a digital society, and to successfully meet the challenges and opportunities in an interconnected global economy.

Vision

An education in career readiness, life literacies, and key skills fosters a population that:

- Continually self-reflects and seeks to improve the essential life and career practices that lead to success;
- Uses effective communication and collaboration skills and resources to interact with a global society;
- Possesses financial literacy and responsibility at home and in the broader community;
- Plans, executes, and alters career goals in response to changing societal and economic conditions; and
- Seeks to attain skill and content mastery to achieve success in a chosen career path.

Intent and Spirit of the Career Readiness, Life Literacies, and Key Skills Standards

The NJSLS-CLKS provide a framework of concepts and skills to be integrated into the foundational, academic and technical content areas to prepare students to engage in the postsecondary options of their choice. Though the standard for 9.3 Career and Technical Education remains unchanged for now,
9.1 Personal Financial Literacy and 9.2 Career Awareness, Exploration, Preparation, and Training have been revised based on the feedback provided by New Jersey educators. The personal financial literacy standard promotes not only the exploration of money management but also the psychology of spending and saving that influences decisions related to finances. From discovering the concept and forms of money to exploring lines of credit and types of insurance, these standards ensure a robust and comprehensive education in financial literacy from early elementary grades through high school. A new standard, 9.4 Life Literacies and Key Skills, has been added to ensure our students are prepared with the necessary knowledge, skills and dispositions to thrive in an interconnected global economy. For example, as a member of any community, the ability to communicate while collaborating in a group is crucial to function effectively. In addition, whether in their personal lives or at work, individuals will need to be able to discern accurate and valid information – given the unprecedented amount of information that is posted on the Internet daily – as well as leverage creativity and critical thinking skills to solve local and global problems. In short, these standards provide students with a guide to interact in life and work regardless of the domain-specific environment.

The NJSLS-CLKS reflect national and state standards as well as other national and international documents such as the National Financial Educators Council Learner Framework & Standards for High School, College & Adults as well as those published by the Council for Economic Education, JumpStart Coalition for Personal Financial Literacy, Partnership for 21st Century Skills, and The Asia Society.

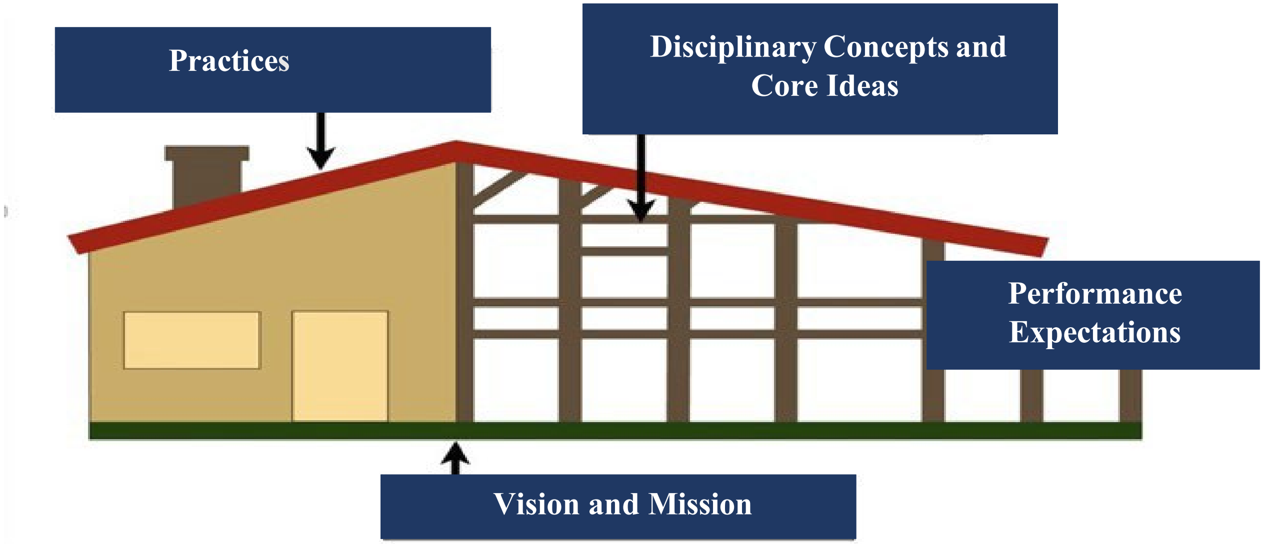
Revised Standards

Framework for NJ Designed Standards

The design of this version of the NJSLS-Career Readiness, Life Literacies, and Key Skills (NJSLS-CLKS) is intended to:

- promote the development of curricula and learning experiences that reflect the vision and mission of Career Readiness, Life Literacies, and Key Skills as stated at the beginning of this document;
- foster greater coherence and appropriate progressions across grade bands;
- establish meaningful connections among the major areas of study;
- prioritize the important ideas and core processes that are central and have lasting value beyond the classroom; and

- reflect the habits of mind central to Career Readiness, Life Literacies, and Key Skills that lead to post-secondary success.



In this diagram:

- The *Vision and Mission* serve as the foundation for each content areas' standards. They describe the important role of the discipline in the world and reflect the various statutes, regulations, and policy.
- The *Disciplinary Concepts and Core Ideas* are the joists and play an integral role in the framing by making connections among the performance expectations. Core ideas help to prioritize the important ideas and core processes that are central to a discipline and have lasting value beyond the classroom. They provide clear guidance as to what should be the focus of learning by the end of each grade band level (i.e., end of grades 2, 5, 8, and 12).
- The *Performance Expectations* are the studs and serve as the framework for what students should know and be able to do. They incorporate the knowledge and skills that most important for students to know to be prepared for post-secondary success.
- The *Practices* are the roof and represent two key ideas. Positioned as the top of the house, they represent the apex of learning. The goal is for students to internalize the practices (habits of mind) and be able to apply them to new situations outside the school environment. The practices span across all aspects of the standards and are integral part of K–12 students' learning of the disciplines.

Disciplinary Concepts

Financial Health

Financial wellbeing includes understanding how emotions, peer influencers, advertising, personal money habits, financial decision-making processes, lifestyle choices, and personal financial values influence choices that are made involving finances. In addition, it includes topics that relate to planning and aligning career opportunities and possible entrepreneurial objectives with financial goals.

Financial Psychology

By the end of grade 2	**By the end of grade 5**	**By the end of grade 8**	**By the end of grade 12**
• There's a relationship between an individual's values, emotions, and the ways he/she chooses to spend money. • External factors can influence the items that an individual wants or needs.	• An individual's financial traits and habits affect his/her finances. • Spending choices and their intended and unintended consequences impact financial outcomes and personal well- being. • Not all financial information is accurate or truthful.	• An individual's values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one's financial wellbeing. • Marketing techniques are designed to encourage individuals to purchase items they may not need or want.	• To be fiscally responsible, an individual's finances should align with their values and goals. • Biological behavioral biases, psychology and unconscious beliefs affect financial decision making. • The ability to assess external information is a necessary skill to make informed decisions aligned to one's goals.

Civic Financial Responsibility

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• There are actions an individual can take to help make this world a better place.	• An individual can give back in areas that matter.	• Philanthropic and charitable organizations play important roles in supporting the interests of individuals and local and global communities and the issues that affect them. • Individuals can use their talents, resources and abilities to give back. • The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.	• Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities. • The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.

Financial Landscape

Financial landscape incorporates building an awareness of the various forms of money, financial institutions, and the role of economic and government influences has on one's personal finances. Within the economic and government categories are topics such as consumer protection laws, taxes (e.g., impact on income and/or investments), a general understanding of inflation, and how government policies can affect one's personal finances.

Financial Institutions

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• Money comes in different values, forms and uses.	• People can choose to save money in many places such as home in a piggy bank, bank or credit union.	• There are a variety of factors that influence how well suited a financial institution and/or service will be in meeting an individual's financial needs.	• There are ways to manage your accounts that provide you maximum benefits and protection. • There are factors you can use to select financial institutions and professionals that are best suited for your needs.

Economic and Government Influence

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
	• Taxes are collected on a variety of goods and services at the local, state, and federal levels. • There is a broader economic system that influences your financial goals. • There are agencies, laws, and resources to protect individuals as consumers.	• Taxes affect one's personal finances. • There are government agencies and policies that affect the financial industry and the broader economy. • There are procedures required to take advantage of consumer protection laws and assistance programs.	• Tax rates vary based on your financial situation. • There are different ways you can influence government policy to improve your financial situation. • There are agencies, laws, and resources to protect you as a consumer.

Money Management

Money management includes examining various aspects of budgeting, building and maintaining a credit profile, loan and debt planning, identifying and managing potential risks and investments, and understanding various insurance options.

Planning and Budgeting

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• A budget is a plan that helps an individual obtain his/her financial goals. • Saving money is a habit that can be developed.	• There are specific steps associated with creating a budget. • Saving money can impact an individual's ability to address emergencies and accomplish their short-and long-term goals.	• A budget aligned with an individual's financial goals can help prepare for life events. • Goals (e.g., higher education, autos, and homes, retirement), affect your finances. • There are strategies to decrease and manage expenses.	• There are ways to align your investments with your personal financial goals. • A budget may need to be modified as an individual's career, financial goals (e.g., education, home ownership, retirement) and/or other life situations change. • Money management requires understanding of cash flow systems and business practices.

Risk Management and Insurance

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• There are ways to keep the things value safely at home and other places.	• Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk.	• Individuals can choose to accept some risk, to take steps to avoid or reduce risk, or to transfer risk to others through the purchase of insurance. • Insurance can protect your personal finances.	• A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals and economic conditions. • Different types of insurance have different costs and protections.

Credit and Debt Management

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
		• There are strategies to increase your savings and limit debt. • Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.	• There are reasons and consequences to taking on debt. • There are ways to evaluate loans and their impact on one's personal financial plan. • Borrowers have rights and responsibilities.

Credit Profile

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
	• There are benefits to having a positive credit history.	• There are strategies build and maintain a good credit history. • Credit history affects personal finances.	• Negative information in credit reports can affect a person's credit score and financial options. • Building and maintaining a good credit history is a process. • Debt reduces net worth. • There are ways to ensure that your credit is protected, and information is accurate.

Career Awareness and Planning

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• Different types of jobs require different knowledge and skills. • Income is received from work in different ways including regular payments, tips, commissions, and benefits. • There are benefits and drawbacks to being an entrepreneur.	• An individual's passions, aptitude and skills can affect his/her employment and earning potential. • Income and benefits can vary depending on the employer and type of job/career. • There are a variety of factors to consider before starting a business. • Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk.	• An individual's strengths, lifestyle goals, choices, and interests affect employment and income. • Developing and implementing an action plan is an essential step for achieving one's personal and professional goals. • Early planning can provide more options to pay for post-secondary training and employment. • Employee benefits can influence your employment choices. • Communication skills and responsible behavior in addition to education, experience, certifications, and skills are all factors that affect employment and income. • There are resources to help an individual create a business plan to start or expand a business.	• There are strategies an individual can use to increase his/her value and make him/herself more marketable in the job marketplace. • Career planning requires purposeful planning based on research, self-knowledge, and informed choices. • An individual's income and benefit needs and financial plan can change over time. • Incomes involve an understanding of the costs and time in preparing for a career field, interview and negotiation skills, job searches, resume development, prior experience, and vesting and retirement plans. • Understanding income involves an analysis of payroll taxes, deductions and earned benefits. • There are ways to assess a business's feasibility and risk and to align it with an individual's financial goals.

Creativity and Innovation

Creativity includes the use of a wide range of idea-creation techniques (such as brainstorming) to generate new and worthwhile ideas (both incremental and radical concepts). Additionally, within creativity, flexibility is evident through the elaboration, refinement, analysis and evaluation of ideas in order to maximize creative efforts. Originality and inventiveness in work may also be evident while understanding the real-world limits to adopting new ideas.

Failure is viewed as an opportunity to learn and adapt as well as understand that creativity and innovation is a long-term, cyclical process of small successes and frequent mistakes.

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• Brainstorming can create new, innovative ideas.	• Collaboration with individuals with diverse perspectives can result in new ways of thinking and/or innovative solutions. • Curiosity and willingness to try new ideas (intellectual risk-taking) contributes to the development of creativity and innovation.	• Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.	• With a growth mindset, failure is an important part of success. • Innovative ideas or innovation can lead to career opportunities.

Critical Thinking and Problem-solving

Critical thinking involves the ability to use various types of reasoning as appropriate to the situation. Essential to critical thinking is systems thinking, which analyzes how parts of a whole interact together to produce outcomes. Critical thinking also includes making judgements and decisions by analyzing evidence, claims, points of view then communicating the interpretation of both the information and conclusions based on the best analysis. In tandem with critical thinking, problem solving involves the ability to generate and execute a solution to a problem. Problem solving occurs through one's use of initiative and flexibility to use trial and error to solve a problem until a successful solution is found.

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• Critical thinkers must first identify a problem then develop a plan to address it in order to effectively solve a problem.	• The ability to solve problems effectively begins with gathering data, seeking resources, and applying critical thinking skills.	• Multiple solutions exist to solve a problem. • An essential aspect of problem solving is being able to self-reflect on why possible solutions for solving problems were or were not successful.	• Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.

Digital Citizenship

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• Digital artifacts can be owned by individuals or organizations. • Individuals should practice safe behaviors when using the Internet. • An individual's digital footprint reflects the various actions an individual makes online, both positive and negative. • Digital communities allow for social interactions that can result in positive or negative outcomes. • Young people can have a positive impact on the natural world in the fight against climate change.	• Intellectual property rights exist to protect the original works of individuals. It is allowable to use other people's ideas in one's own work provided that proper credit is given to the original source. • Sending and receiving copies of media on the internet creates the opportunity for unauthorized use of data, such as personally owned video, photos, and music. • Digital identities must be managed in order to create a positive digital footprint. • Digital tools have positively and negatively changed the way people interact socially. • Digital engagement can improve the planning and delivery of climate change actions.	• Detailed examples exist to illustrate crediting others when incorporating their digital artifacts in one's own work. • There are tradeoffs between allowing information to be public and keeping information private and secure. • Digital footprints are publicly accessible, even if only shared with a select group. Appropriate measures such as proper interactions can protect online reputations. • Digital communities are used by Individuals to share information, organize, and engage around issues and topics of interest. • Digital technology and data can be leveraged by communities to address effects of climate change.	• Laws govern the use of intellectual property and there are legal consequences to utilizing or sharing another's originals works without permission or appropriate credit. • Laws govern many aspects of computing, such as privacy, data, property, information, and identity. These laws can have beneficial and harmful effects, such as expediting or delaying advancements in computing and protecting or infringing upon people's rights. • Cultivating online reputations for employers and academia requires separating private and professional digital identities. • Digital communities influence many aspects of society, especially the workforce. The increased connectivity between people in different cultures and different career fields have changed the nature, content and

			responsibilities of many careers.
			• Network connectivity and computing capability extended to objects, sensors and everyday items not normally considered computers allows these devices to generate, exchange and consume data with minimal human intervention. Leveraging Internet of Things (IoT) to combat climate change can address climate issues with greater efficacy. • Technologies such as Artificial Intelligence (AI) and blockchain can help minimize the effect of climate change.

Global and Cultural Awareness

To possess a cultural and global awareness is to fully understand that individuals are composed of complex cultural backgrounds, which are influenced by a multitude of factors. Armed with this crucial understanding, individuals can then better learn and work collaboratively with people from diverse cultures, religions and lifestyles in a spirit of mutual respect and open dialogue, whether in a personal, work, or community-based context. Such an awareness also stresses the importance of recognizing and understanding the rich histories and multitude of languages of other nations and cultures.

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• Individuals from different cultures may have different points of view and experiences.	• Culture and geography can shape an individual's experiences and perspectives.	• Awareness of and appreciation for cultural differences is critical to avoid barriers to productive and positive interaction.	• Solutions to the problems faced by a global society require the contribution of individuals with different points of view and experiences.

Information and Media Literacy

Information and Media Literacy empowers learners to access, retrieve and produce well managed resources. This access promotes and fosters inquiry learning as well as a deep understanding of target knowledge, skills or concepts. Information and Media Literacy is the vehicle for learners to pursue and create relevant information using the opportunities of high-quality materials. Information and media literacy also includes a basic understanding of ethical use of information.

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• Digital tools and media resources provide access to vast stores of information that can be searched. • Digital tools can be used to display data in various ways. • A variety of diverse sources, contexts, disciplines and cultures provide valuable and necessary information that can be used for different purposes. • Information is shared or conveyed in a variety of formats and sources.	• Digital tools and media resources provide access to vast stores of information, but the information can be biased or inaccurate. • Digital tools can be used to modify and display data in various ways that can be organized to communicate ideas. • Accurate and comprehensive information comes in a variety of platforms and formats and is the basis for effective decision-making. • Specific situations require the use of relevant sources of information.	• Increases in the quantity of information available through electronic means have heightened the need to check sources for possible distortion, exaggeration, or misrepresentation. • Digital tools make it possible to analyze and interpret data, including text, images, and sound. These tools allow for broad concepts and data to be more effectively communicated. • The mode of information can convey a message to consumers or an audience. • Sources of information are evaluated for accuracy and relevance when considering the use of information. • There are ethical and unethical uses of information and media.	• Advanced search techniques can be used with digital and media resources to locate information and to check the credibility and the expertise of sources to answer questions, solve problems, and inform the decision-making. • Digital tools such as artificial intelligence, image enhancement and analysis, and sophisticated computer modeling and simulation create new types of information that may have profound effects on society. New types of information must be evaluated carefully. • In order for members of our society to participate productively, information needs to be shared creatively and ethically. • Accurate information may help in making valuable and ethical choices.

Technology Literacy

By the end of grade 2	By the end of grade 5	By the end of grade 8	By the end of grade 12
• Digital tools have a purpose. • Collaboration can simplify the work an individual has to do and sometimes produce a better product.	• Different digital tools have different purposes. • Collaborating digitally as a team can often develop a better artifact than an individual working alone.	• Some digital tools are appropriate for gathering, organizing, analyzing, and presenting information, while other types of digital tools are appropriate for creating text, visualizations, models, and communicating with others. • Digital tools allow for remote collaboration and rapid sharing of ideas unrestricted by geographic location or time.	• Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task. • Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people.

Career Readiness, Life Literacies, and Key Skills Practices

Career Readiness, Life Literacies, and Key Skills Practices describe the habits of the mind that all educators in all content areas should seek to develop in their students. They are practices that have been linked to increase college, career, and life success. These practices should be taught and reinforced in all content areas with increasingly higher levels of complexity and expectation as a student advances through a program of study.

Practice	Description
Act as a responsible and contributing community members and employee.	Students understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.
Attend to financial well-being.	Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.
Consider the environmental, social and economic impacts of decisions.	Students understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization.
Demonstrate creativity and innovation.	Students regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization.

Practice	Description
Utilize critical thinking to make sense of problems and persevere in solving them.	Students readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.
Model integrity, ethical leadership and effective management.	Students consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others' action, attitudes and/or beliefs. They recognize the near-term and long-term effects that management's actions and attitudes can have on productivity, morals and organizational culture.
Plan education and career paths aligned to personal goals.	Students take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.
Use technology to enhance productivity increase collaboration and communicate effectively.	Students find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.
Work productively in teams while using cultural/global competence.	Students positively contribute to every team, whether formal or informal. They apply an awareness of cultural difference to avoid barriers to productive and positive interaction. They find ways to increase the engagement and contribution of all team members. They plan and facilitate effective team meetings.

Standards in Action: Climate Change

The NJSLS-CLKS includes the skills, knowledge and practices necessary for success in an increasingly complex world and changing natural environment. Climate change is included in these standards. Collaborating to solve a problem, approaching a solution with innovation, and determining the validity of a source of information are all essential skills required in the standards and necessary for students to possess to maintain awareness of and successfully address climate change.

Climate change can be integrated into the teaching of these standards in a few ways. For example, middle school students could develop a plan for implementing an environmentally focused project in the local community such as protecting a wetland or developing an urban greenway along a stream.

The plan would include goals, priorities and necessary resources. In a career and technical education program, as a part of a green building design integrated project, students could explore various sustainable and reclaimed products used for construction. After researching several sources, students would create a collage of information, share with their classmates and take notes on new products and ideas.

Structure of the NJSLS-CLKS

The organization and content of the NJSLS-Career Readiness, Life Literacies, and Key Skills include the following areas:

- Standard 9.1 Personal Financial Literacy: This standard outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.
- Standard 9.2 Career Awareness, Exploration, Preparation and Training. This standard outlines the importance of being knowledgeable about one's interests and talents, and being well informed about postsecondary and career options, career planning, and career requirements.
- Standard 9.3: This standard outlines what students should know and be able to do upon completion of a CTE Program of Study.
- Standard 9.4 Life Literacies and Key Skills. This standard outline key literacies and technical skills such as critical thinking, global and cultural awareness, and technology literacy* that are critical for students to develop to live and work in an interconnected global economy.

The *core ideas* are derived from the disciplinary concepts and students' understandings increase in sophistication over time as they engage with these ideas in new and varied contexts. The core ideas are what is most essential for students to learn and represent the knowledge and skills that they should be able to apply to new situations outside of the school experience. Curriculum writers and educators can use these core ideas as the basis for formative, summative, and benchmark assessments.

The *performance expectations* describe what students should know and be able to do. It is expected that curriculum writers and educators will bundle these performance expectations together in meaningful ways as a basis for classroom instruction and to guide the creation of formative, summative, and benchmark assessments.

*Please note that the concepts and skills previously included in 8.1 Educational Technology of the 2014 NJSLS - Technology have been expanded and integrated across multiple disciplinary concepts in draft 2020 NJSLS-CLKS 9.4 Life Literacies and Key Skills. Given the ubiquity of technology, our students will continue to be required to demonstrate increasing levels of proficiency to access, manage, evaluate, and synthesize information in their personal, academic, and professional lives. Therefore, the standards that were housed in one discipline have been enhanced and restructured to reflect the need for student learning in technology literacy, digital citizenship, and information and media literacy.

Interdisciplinary Connections

NJAC 6A:8-3.1(c) requires the inclusion of interdisciplinary connections throughout the curriculum as well the integration of 21st Century skills and themes. Since 9.4 Life Literacies and Key Skills outlines concepts and skills that can be addressed throughout the curriculum, some performance expectations are followed by citations to related standards in other content areas. An example of this feature is as follows:

> 9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option (e.g., MS- ETS1-4, 6.1.8.CivicsDP.1).

The standard references that follow the 9.4 Life Literacies and Key Skills performance expectations are connections from other content areas that address the skills outlined in the 9.4 standards. Please note that the references do not represent an exhaustive list of content-specific standards connected to that expectation. That is, there are certainly more standards that address the draft performance expectation listed above. However, as school districts develop curricula that integrate 21st Century Skills and interdisciplinary connections, this feature will prove to be a solid foundation on which to build that work.

Sourcing

Throughout draft 2020 NJSLS-CLKS 9.4 Life Literacies and Key Skills, the core ideas and performance expectations contain terms “sources,” “evidence,” and “resources.” Indeed, as students develop necessary skills and strategies to evaluate sources and recognize bias, these references should invoke the engagement of a certified school library media specialist to not only select and curate appropriate sources but also to provide professional development to fellow educators in this area.

Coding of Performance Expectations

For NJSLS-CLKS, abbreviated forms of the disciplinary concepts are included in the alphanumeric code. The disciplinary concepts were abbreviated as follows:

- Civic Financial Responsibility (CFR)
- Credit Profile (CP)
- Financial Psychology (FP)
- Financial Institutions (FI)
- Planning and Budgeting (PB)
- Risk Management and Insurance (RMI)
- Economic and Government Influences (EGI)
- Career Awareness and Planning (CAP)
- Creativity and Innovation (CI)
- Critical Thinking and Problem-Solving (CT)
- Digital Citizenship (DC)
- Global and Cultural Awareness (GCA)
- Information and Media Literacy (IML)
- Technology Literacy (TL)

For standards 9.1, 9.2, and 9.4, the performance expectation code should be interpreted as follows (e.g., 9.1.5.CT.1):

9.1	**5**	**CT**	**1**
Standard number	By the end of grade	Strand /Disciplinary Concept	Performance Expectation

New Jersey Legislative Statutes and Administrative Code

Curriculum Development: Integration of 21st Century Skills and Themes and Interdisciplinary Connections

District boards of education shall be responsible for the review and continuous improvement of curriculum and instruction based upon changes in knowledge, technology, assessment results, and modifications to the NJSLS, according to N.J.A.C. 6A:8-2.

1. District boards of education shall include interdisciplinary connections throughout the K–12 curriculum.
2. District boards of education shall integrate into the curriculum 21st century themes and skills (N.J.A.C. 6A:8-3.1(c).

Twenty-first century themes and skills integrated into all content standards areas (N.J.A.C. 6A:8-1.1(a)3).

"Twenty-first century themes and skills" means themes such as global awareness; financial, economic, business, and entrepreneurial literacy; civic literacy; health literacy; learning and innovation skills, including creativity and innovation, critical thinking and problem solving, and communication and collaboration; information, media, and technology skills; and life and career skills, including flexibility and adaptability, initiative and self-direction, social and cross-cultural skills, productivity and accountability, and leadership and responsibility.

Amistad Law: N.J.S.A. 18A 52:16A-88

Every board of education shall incorporate the information regarding the contributions of African-Americans to our country in an appropriate place in the curriculum of elementary and secondary school students.

Holocaust Law: N.J.S.A. 18A:35-28

Every board of education shall include instruction on the Holocaust and genocides in an appropriate place in the curriculum of all elementary and secondary school pupils. The instruction shall further emphasize the personal responsibility that each citizen bears to fight racism and hatred whenever and wherever it happens.

LGBT and Disabilities Law: N.J.S.A. 18A:35-4.35

A board of education shall include instruction on the political, economic, and social contributions of persons with disabilities and lesbian, gay, bisexual, and transgender people, in an appropriate place in the curriculum of middle school and high school students as part of the district's implementation of the New Jersey Student Learning Standards (N.J.S.A.18A:35-4.36) A board of education shall have policies and procedures in place pertaining to the selection of instructional materials to implement the requirements of N.J.S.A. 18A:35-4.35.

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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.

[9.2 Career Awareness, Exploration, Preparation, and Training] **9.1 Career Readiness Domain Disciplinary Concepts**

[Career Awareness and Planning]
[Career awareness and planning is focused on preparing all students for postsecondary success. This preparation involves students gaining awareness of and exposure to a wide array of careers. The development of employability skills and self-awareness is also essential, allowing students to form a potential occupational identity and position them to make more informed educational and occupational choices.]

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.

[9.1 Financial Literacy] **9.2 Financial Literacy Domain Disciplinary Concepts**

[Financial Health]
[Financial wellbeing includes understanding how emotions, peer influencers, advertising, personal money habits, financial decision-making processes, lifestyle choices, and personal financial values influence choices that are made involving finances. In addition, it includes topics that relate to planning and aligning career opportunities and possible entrepreneurial objectives with financial goals.]

[Financial Landscape]
[Financial landscape incorporates building an awareness of the various forms of money, financial institutions, and the role of economic and government influences has on one’s personal finances. Within the economic and government categories are topics such as consumer protection laws, taxes (e.g., impact on income and/or investments), a general understanding of inflation, and how government policies can affect one’s personal finances.]

[Money Management]

[Money management includes examining various aspects of budgeting, building and maintaining a credit profile, loan and debt planning, identifying and managing potential risks and investments, and understanding various insurance options.]

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 [Life Literacies and Key Skills] Key Competencies and Skills Disciplinary Concepts

[Creativity and Innovation]
[Creativity includes the use of a wide range of idea-creation techniques (such as brainstorming) to generate new and worthwhile ideas (both incremental and radical concepts). Additionally, within creativity, flexibility is evident through the elaboration, refinement, analysis and evaluation of ideas in order to maximize creative efforts. Originality and inventiveness in work may also be evident while understanding the real-world limits to adopting new ideas. Failure is

viewed as an opportunity to learn and adapt as well as understand that creativity and innovation is a long-term, cyclical process of small successes and frequent mistakes.]

[Critical Thinking and Problem-Solving]
[The ability to solve problems effectively begins with gathering data, seeking resources, and applying critical thinking skills. An essential aspect of problem solving is being able to reflect on why possible solutions for solving problems were or were not successful and build a growth mindset. Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.]

[Digital Citizenship]
[Digital citizenship involves the development thoughtful, empathetic citizens who can wrestle with the important ethical questions at the intersection of technology and humanity. Model digital citizens focus on using technology to make communities better, engage respectfully online with others, and leverage technology to amplify voices and perspectives. They are careful to determine the validity of online sources of information and are always respectful of ideas different than their own.]

[Global and Cultural Awareness]
[To possess a cultural and global awareness is to fully understand that individuals are composed of complex cultural backgrounds, which are influenced by a multitude of factors. Armed with this crucial understanding, individuals can then better learn and work collaboratively with people from diverse cultures, religions and lifestyles in a spirit of mutual respect and open dialogue, whether in a personal, work, or community-based context. Such an awareness also stresses the importance of recognizing and understanding the rich histories and multitude of languages of other nations and cultures.]

[Information and Media Literacy]
[Information and Media Literacy empowers learners to access, retrieve and produce well managed resources. This access promotes and fosters inquiry learning as well as a deep understanding of target knowledge, skills or concepts. Information and Media Literacy is the vehicle for learners to pursue and create relevant information using the opportunities of high-quality materials. Information and media literacy also includes a basic understanding of ethical use of information.]

[Technology Literacy]
[Technologically literate students use, manage, evaluate, and understand multiple forms of technology. They are able to select the appropriate digital tools for gathering, organizing, analyzing, and presenting information. They leverage digital tools to communicate, to design and build, and to solve practical problems. Technology literacy expands beyond knowledge of computers, other digital tools and their applications; it includes a degree of knowledge about the nature, behavior, power and consequences of technology.]

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.	**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.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.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.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.**	**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.**

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. ***(Continued)***

K-2	3-5	6-8	9-12
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.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.	**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.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.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.K-2.5 Identify how individuals spend money to support personal well-being.	**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.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.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).**

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. ***(Continued)***

K-2	3-5	6-8	9-12
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.3-5.10 Identify the potential benefits and drawbacks to spending money locally.**	**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.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.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.**	**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.**

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.** **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).** **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.**

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.	**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.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.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.**

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. ***(Continued)***

K-2	3-5	6-8	9-12
			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).**

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. ***(Continued)***

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).	**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.**	**9.2.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.**	**9.2.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 (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
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.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.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.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.**

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.
(Continued)

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.**	**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.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
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.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.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.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.K-2.2 Identify the source of information used when responding to a prompt, question or task.	**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.**	**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).**	**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).**

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.	**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.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.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.**

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. *(Continued)*

K-2	3-5	6-8	9-12
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.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

[9.2 Career Awareness, Exploration, Preparation and Training] **9.1 Career Readiness**

[Career Awareness and Planning] **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.

[9.2.2.CAP.1: Make a list of different types of jobs and describe the skills associated with each job.]

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

[9.2.2.CAP.3: Define entrepreneurship and social entrepreneurship.]

[9.2.2.CAP.4: List the potential rewards and risks to starting a business.]

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. 🌱

[9.1 Financial Literacy] **9.2 Personal Financial Literacy**

[Financial Psychology] **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.

[9.1.2.FP.1:] [Explain how emotions influence whether a person spends or saves.]

[9.1.2.FP.2:] **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.**

[9.1.2.FP.3:] [Identify the factors that influence people to spend or save (e.g., commercials, family, culture, society)]

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-2.5 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.

[Civic Financial Responsibility] **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.

[9.1.2.CR.1:] [Recognize ways to volunteer in the classroom, school and community.]

[9.1.2.CR.2:] [List ways to give back, including making donations, volunteering, and starting a business.]

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 Institutions]

[9.1.2. FI.1:] [Differentiate the various forms of money and how they are used (e.g., coins, bills, checks, debit and credit cards).]

[Planning and Budgeting]

[9.1.2.PB.2:] [Explain why an individual would choose to save money.]

[Risk Management and Insurance] **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 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 [Life Literacies and Key Skills] **Key Competencies and Skills**

[Technology Literacy]

[9.4.2.TL.1:] [Identify the basic features of a digital tool and explain the purpose of the tool (e.g., 8.2.2.ED.1).]

[9.4.2.TL.2:] [Create a document using a word processing application.]

[9.4.2.TL.3:] [Enter information into a spreadsheet and sort the information]

[9.4.2.TL.4:] [Navigate a virtual space to build context and describe the visual content.]

[9.4.2.TL.5:] [Describe the difference between real and virtual experiences.]

[9.4.2.TL.6:] [Illustrate and communicate ideas and stories using multiple digital tools (e.g., SL.2.5.).]

[9.4.2.TL.7:] [Describe the benefits of collaborating with others to complete digital tasks or develop digital artifacts (e.g., W.2.6., 8.2.2.ED.2).]

[Creativity and Innovation]

[9.4.2.CI.1:] [Demonstrate openness to new ideas and perspectives (e.g., 1.1.2.CR1a, 2.1.2.EH.1, 6.1.2.CivicsCM.2).]

[9.4.2.CI.2:] [Demonstrate originality and inventiveness in work (e.g., 1.3A.2CR1a).]

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.**

[Global and Cultural Awareness] **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.

[9.4.2.GCA:1:] [Articulate the role of culture in everyday life by describing one's own culture and comparing it to the cultures of other individuals (e.g., 1.5.2.C2a, 7.1.NL.IPERS.5, 7.1.NL.IPERS.6).]

9.4.CA.K-2.1 **Identify several examples of shared community spaces and resources 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).** 🌱

[Critical Thinking and Problem-Solving] **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.

[9.4.2.CT.1:] [Gather information about an issue, such as climate change, and collaboratively brainstorm ways to solve the problem (e.g., K-2-ETS1-1, 6.3.2.GeoGI.2).]

[9.4.2.CT.2:] [Identify possible approaches and resources to execute a plan (e.g., 1.2.2.CR1b, 8.2.2.ED.3).]

[9.4.2.CT.3:] [Use a variety of types of thinking to solve problems (e.g., inductive, deductive).]

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).**

[Digital Citizenship]

[9.4.2.DC.1:] [Explain differences between ownership and sharing of information.]

[9.4.2.DC.2:] [Explain the importance of respecting the digital content of others.]

[9.4.2.DC.3:] [Explain how to be safe online and follow safe practices when using the internet (e.g., 8.1.2.NI.3, 8.1.2.NI.4).]

[9.4.2.DC.4:] [Compare information that should be kept private to information that might be made public.]

[9.4.2.DC.5:] [Explain what a digital footprint is and how it is created.]

[9.4.2.DC.6:] [Identify respectful and responsible ways to communicate in digital environments.]

[9.4.2.DC.7:] [Describe actions peers can take to positively impact climate change (e.g., 6.3.2.CivicsPD.1).]

By the End of Grade 5

[9.2 Career Awareness, Exploration, Preparation and Training] **9.1 Career Readiness**

[Career Awareness and Planning] **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.

[9.2.5.CAP.1:] **9.1.CE.3-5.2** [Evaluate] **Identify how** personal [likes and dislikes and identify] **interests and strengths align with various jobs and career**[s that might be suited to personal likes] **fields.**

[9.2.5.CAP.2:] [Identify how you might like to earn an income.]

[9.2.5.CAP.3:] [Identify qualifications needed to pursue traditional and non-traditional careers and occupations.]

[9.2.5.CAP.4:] **9.1.CE.3-5.1** Explain the reasons why some jobs and careers require specific training, skills, and certification [(e.g., [life guards, child care, medicine, education) and examples of these requirements] **(e.g., nurses, teachers, lifeguards).** 🌱

[9.2.5.CAP.5:] [Identify various employee benefits, including income, medical, vacation time, and lifestyle benefits provided by different types of jobs and careers.]

[9.2.5.CAP.6:] [Compare the characteristics of a successful entrepreneur with the traits of successful employees.]

[9.2.5.CAP.7:] [Identify factors to consider before starting a business.]

[9.2.5.CAP.8:] [Identify risks that individuals and households face.]

[9.2.5.CAP.9:] [Justify reasons to have insurance.]

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.** 🌱

[9.1 Financial Literacy] 9.2 Personal Financial Literacy

[Financial Psychology] 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.

[9.1.5.FP.1:] [Illustrate the impact of financial traits on financial decisions.]

[9.1.5.FP.2:] [Identify the elements of being a good steward of money.]

[9.1.5.FP.3:] [Analyze how spending choices and decision-making can result in positive or negative consequences. donating to causes, anticipation, etc.).]

[9.1.5.FP.4:] [Explain the role of spending money and how it affects wellbeing and happiness (e.g., "happy money," experiences over things.]

[9.1.5.FP.5:] [Illustrate how inaccurate information is disseminated through various external influences including the media, advertisers/marketers, friends, educators, and family members.]

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.** 🌱

[Civic Financial Responsibility] **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.

[9.1.5.CR.1:] [Compare various ways to give back and relate them to your strengths, interests, and other personal factors.]

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 Institutions]

[9.1.5.FI.1:] [Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies.]

[Economic and Government Influence]

[9.1.5.EG.1:] [Explain and give examples of what is meant by the term “tax.”]

[9.1.5.EG.2:] [Describe how tax monies are spent.]

[9.1.5.EG.3:] [Explain the impact of the economic system on one’s personal financial goals.]

[9.1.5. EG.4:] [Describe how an individual’s financial decisions affect society and contribute to the overall economy.]

[9.1.5. EG.5:] [Identify sources of consumer protection and assistance.]

[Planning and Budgeting]

[9.1.5.PB.1:] **9.2.BW.3-5.3** [Develop] **Complete** a personal budget and [explain how it reflects] **reflect on earning,** spending, **and** saving [, and charitable contributions] **habits.**

[9.1.5.PB.2:] [Describe choices consumers have with money (e.g., save, spend, donate).]

[Credit Profile]

[9.1.5.CP.1:] [Identify the advantages of maintaining a positive credit history.]

[Risk Management and Insurance] **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.

[9.1.5.RMI.1:] [Identify risks that individuals and households face.]

[9.1.5.RMI.2:] [Justify reasons to have insurance.]

Financial Protections

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 [Life Literacies and Key Skills] **Key Competencies and Skills**

[Technology Literacy]

[9.4.5.TL.1: Compare the common uses of at least two different digital tools and identify the advantages and disadvantages of using each.

9.4.5.TL.2: Sort and filter data in a spreadsheet to analyze findings.

9.4.5.TL.3: Format a document using a word processing application to enhance text, change page formatting, and include appropriate images graphics, or symbols.

9.4.5.TL.4: Compare and contrast artifacts produced individually to those developed collaboratively (e.g., 1.5.5.CR3a).

9.4.5.TL.5: Collaborate digitally to produce an artifact (e.g., 1.2.5CR1d).]

[Creativity and Innovation]

[9.4.5.CI.1: Use appropriate communication technologies to collaborate with individuals with diverse perspectives about a local and/or global climate change issue and deliberate about possible solutions (e.g., W.4.6, 3.MD.B.3,7.1.NM.IPERS.6).

9.4.5.CI.2: Investigate a persistent local or global issue, such as climate change, and collaborate with individuals with diverse perspectives to improve upon current actions designed to address the issue (e.g., 6.3.5.CivicsPD.3, W.5.7).

9.4.5.CI.3: Participate in a brainstorming session with individuals with diverse perspectives to expand one's thinking about a topic of curiosity (e.g., 8.2.5.ED.2, 1.5.5.CR1a).

9.4.5.CI.4: Research the development process of a product and identify the role of failure as a part of the creative process (e.g., W.4.7, 8.2.5.ED.6).]

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.

[Global and Cultural Awareness] **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.

[9.4.5.GCA.1: Analyze how culture shapes individual and community perspectives and points of view (e.g., 1.1.5.C2a, RL.5.9, 6.1.5.HistoryCC.8).]

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.

[Critical Thinking and Problem-Solving] **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.

[9.4.5.CT.1: Identify and gather relevant data that will aid in the problem-solving process (e.g., 2.1.5.EH.4, 4-ESS3-1, 6.3.5.CivicsPD.2).

9.4.5.CT.2: Identify a problem and list the types of individuals and resources (e.g., school, community agencies, governmental, online) that can aid in solving the problem (e.g., 2.1.5.CHSS.1, 4-ESS3-1).

9.4.5.CT.3: Describe how digital tools and technology may be used to solve problems.

9.4.5.CT.4: Apply critical thinking and problem-solving strategies to different types of problems such as personal, academic, community and global (e.g., 6.1.5.CivicsCM.3).]

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 strategies to plan, organize, and complete tasks using a variety of strategies that support academic and personal success.

[Digital Citizenship]

[9.4.5.DC.1: Explain the need for and use of copyrights.

9.4.5.DC.2: Provide attribution according to intellectual property rights guidelines using public domain or creative commons media.

9.4.5.DC.3: Distinguish between digital images that can be reused freely and those that have copyright restrictions.

9.4.5.DC.4: Model safe, legal, and ethical behavior when using online or offline technology (e.g., 8.1.5.NI.2).

9.4.5.DC.5: Identify the characteristics of a positive and negative online identity and the lasting implications of online activity.

9.4.5.DC.6: Compare and contrast how digital tools have changed social interactions (e.g., 8.1.5.IC.1).

9.4.5.DC.7: Explain how posting and commenting in social spaces can have positive or negative consequences.

9.4.5.DC.8: Propose ways local and global communities can engage digitally to participate in and promote climate action (e.g., 6.3.5.GeoHE.1).]

By the End of Grade 8

[9.2 Career Awareness, Exploration, Preparation and Training] **9.1 Career Readiness**

[Career Awareness and Planning] **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.

[9.2.8.CAP.1:] **9.1.CE.6-8.3** [Identify offerings such as high school and county career and technical school courses,] **Evaluate local opportunities or programs (e.g.,** apprenticeships, [military programs, and] dual enrollment courses [that support career or occupational areas of]**, 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.** 🌱

[9.2.8.CAP.2: Develop a plan that includes information about career areas of interest.

9.2.8.CAP.3: Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.

9.2.8.CAP.4: Explain how an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.

9.2.8.CAP.5: Develop a personal plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.

9.2.8.CAP.6: Compare the costs of postsecondary education with the potential increase in income from a career of choice.

9.2.8.CAP.7: Devise a strategy to minimize costs of postsecondary education.

9.2.8.CAP.8: Compare education and training requirements, income potential, and primary duties of at least two jobs of interest.

9.2.8.CAP.9: Analyze how a variety of activities related to career preparation (e.g., volunteering, apprenticeships, structured learning experiences, dual enrollment, job search, scholarships) impacts post- secondary options.

9.2.8.CAP.10: Evaluate how careers have evolved regionally, nationally, and globally.

9.2.8.CAP.11: Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics.

9.2.8.CAP.12: Assess personal strengths, talents, values, and interests to appropriate jobs and careers to maximize career potential.

9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.

9.2.8.CAP.14: Evaluate sources of income and alternative resources to accurately compare employment options.

9.2.8.CAP.15: Present how the demand for certain skills, the job market, and credentials can determine an individual's earning power.

9.2.8.CAP.16: Research different ways workers/ employees improve their earning power through education and the acquisition of new knowledge and skills.

9.2.8.CAP.17: Prepare a sample resume and cover letter as part of an application process.

9.2.8.CAP.18: Explain how personal behavior, appearance, attitudes, and other choices may impact the job application process.

9.2.8.CAP.19: Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level

9.2.8.CAP.20: Identify the items to consider when estimating the cost of funding a business.]

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.** 🌱

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.** 🌱

[9.1 Financial Literacy] **9.2 Personal Financial Literacy**

[Financial Psychology] **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.

[9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.

9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.

9.1.8.FP.3: Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).

9.1.8.FP.4: Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.

9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

9.1.8.FP.6: Compare and contrast advertising messages to understand what they are trying to accomplish.

9.1.8.FP.7: Identify the techniques and effects of deceptive advertising.]

[9.1.8.EG.7:] **9.2.ES.6-8.1** Explain [the effect of] **how an individual's income is affected by** the economy (e.g., inflation, **government policies,** unemployment) [on personal income, individual and family security, and consumer decisions]. 🌱

[9.1.8.EG.2:] **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.

[9.1.8.PB.7:] **9.2.ES.6-8.8** [Brainstorm] **Demonstrate money management** techniques [that will help decrease expenses], including comparison shopping, **price** negotiating, and [day-to-day] **tracking** expenses [management].

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.** 🌱

[Civic Financial Responsibility] **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.

[9.1.8.CR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures.

9.1.8.CR.2: Compare various ways to give back through strengths, passions, goals, and other personal factors.

9.1.8.CR.3: Relate the importance of consumer, business, and government responsibility to the economy and personal finance.

9.1.8.CR.4: Examine the implications of legal and ethical behaviors when making financial decisions.]

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.**

[9.1.8.PB.4:] **9.2.BW.6-8.2** [Construct a simple personal savings and spending plan based on various sources of income and] **Create basic budgets that align with financial goals across** different stages of life (e.g., teenage[r], 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 Institutions]

[9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.

9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).

9.1.8.FI.3: Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.

9.1.8.FI.4: Analyze the interest rates and fees associated with financial products.]

[Planning and Budgeting]

[9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.

9.1.8.PB.2: Explain how different circumstances can affect one's personal budget.

9.1.8.PB.3: Explain how to create budget that aligns with financial goals.]

[9.1.8.PB.5: Identify factors that affect one's goals, including peers, culture, location, and past experiences.

9.1.8.PB.6: Construct a budget to save for short-term, long term, and charitable goals.]

[Economic and Government Influence]

[9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income.]

[9.1.8.EG.3: Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to fund public activities and initiatives.

9.1.8.EG.4: Identify and explain the consequences of breaking federal and/or state employment or financial laws.

9.1.8.EG.5: Interpret how changing economic and societal needs influence employment trends and future education.

9.1.8.EG.6: Explain the economic principle of the circular flow of money in different situations regarding buying products or services from a local or national business and buying imported or domestic goods.]

[9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.

9.1.8.EG.9: Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws, and the issues they address.]

[Risk Management and Insurance] **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.

[9.1.8.RM.1: Determine criteria for deciding the amount of insurance protection needed.

9.1.8.RM.2: Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.

9.1.8.RM.3: Evaluate the need for different types of warranties.

9.1.8.RM.4: Explain the purpose of insurance products and the reasons for property product and liability insurance protection.]

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. 🌱

[Credit and Debt Management]

[9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.

9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.

9.1.8.CDM.3: Compare and contrast loan management strategies, including interest charges and total principal repayment costs.

9.1.8.CDM.4: Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).]

[Credit Profile]

[9.1.8.CP.1: Compare prices for the same goods or services.

9.1.8.CP.2: Analyze how spending habits affect one's ability to save.

9.1.8.CP.3: Explain the purpose of a credit score and credit record, the factors and impact of credit scores.

9.1.8.CP.4: Summarize borrower’s credit report rights.

9.1.8.CP.5: Compare the financial products and services available to borrowers relative to their credit worthiness.]

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 [Life Literacies and Key Skills] **Key Competencies and Skills**

[Technology Literacy]

[9.4.8.TL.1:	Construct a spreadsheet in order to analyze multiple data sets, identify relationships, and facilitate data-based decision-making.
9.4.8.TL.2:	Gather data and digitally represent information to communicate a real-world problem (e.g., MS-ESS3-4, 6.1.8.EconET.1, 6.1.8.CivicsPR.4).
9.4.8.TL.3:	Select appropriate tools to organize and present information digitally.
9.4.8.TL.4:	Synthesize and publish information about a local or global issue or event (e.g., MSLS4-5, 6.1.8.CivicsPI.3).
9.4.8.TL.5:	Compare the process and effectiveness of synchronous collaboration and asynchronous collaboration.
9.4.8.TL.6:	Collaborate to develop and publish work that provides perspectives on a real-world problem.]

[Creativity and Innovation]

[9.4.8.CI.1:	Assess data gathered on varying perspectives on causes of climate change (e.g., crosscultural, gender-specific, generational), and determine how the data can best be used to design multiple potential solutions (e.g., RI.7.9, 6.SP.B.5, 7.1.NH.IPERS.6, 8.2.8.ETW.4).
9.4.8.CI.2:	Repurpose an existing resource in an innovative way (e.g., 8.2.8.NT.3).
9.4.8.CI.3:	Examine challenges that may exist in the adoption of new ideas (e.g., 2.1.8.SSH, 6.1.8.CivicsPD.2).
9.4.8.CI.4:	Explore the role of creativity and innovation in career pathways and industries.]

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.**

[Global and Cultural Awareness] **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.

[9.4.8.GCA.1: Model how to navigate cultural differences with sensitivity and respect (e.g., 1.5.8.C1a).

9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.]

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.** 🌱

[Critical Thinking and Problem-Solving] **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.

[9.4.8.CT.1: Evaluate diverse solutions proposed by a variety of individuals, organizations, and/or agencies to a local or global problem, such as climate change, and use critical thinking skills to predict which one(s) are likely to be effective (e.g., MS-ETS1-2).

9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option (e.g., MS-ETS1-4, 6.1.8.CivicsDP.1).

9.4.8.CT.3: Compare past problem-solving solutions to local, national, or global issues and analyze the factors that led to a positive or negative outcome.]

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.**

[Digital Citizenship]

[9.4.8.DC.1: Analyze the resource citations in online materials for proper use.

9.4.8.DC.2: Provide appropriate citation and attribution elements when creating media products (e.g., W.6.8).

9.4.8.DC.3: Describe tradeoffs between allowing information to be public (e.g., within online games) versus keeping information private and secure.

9.4.8.DC.4: Explain how information shared digitally is public and can be searched, copied, and potentially seen by public audiences.

9.4.8.DC.5: Manage digital identity and practice positive online behavior to avoid inappropriate forms of self-disclosure.

9.4.8.DC.6: Analyze online information to distinguish whether it is helpful or harmful to reputation.

9.4.8.DC.7: Collaborate within a digital community to create a digital artifact using strategies such as crowdsourcing or digital surveys.

9.4.8.DC.8: Explain how communities use data and technology to develop measures to respond to effects of climate change (e.g., smart cities).]

By the End of Grade 12

[9.2 Career Awareness, Exploration, Preparation and Training] **9.1 Career Readiness**

[Career Awareness and Planning] **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.

[9.2.12.CAP.1: Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.

9.2.12.CAP.2: Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.

9.2.12.CAP.3: Investigate how continuing education contributes to one’s career and personal growth.

9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.

9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.

9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills.

9.2.12.CAP.7: Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.]

9.2.12.CAP.8: **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**) [used by employers] in various career fields.

[9.2.12.CAP.9: Locate information on working papers, what is required to obtain them, and who must sign them.

9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).

9.2.12.CAP.11: Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.

9.2.12.CAP.12: Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.

9.2.12.CAP.13: Analyze how the economic, social, and political conditions of a time period can affect the labor market.

9.2.12.CAP.14: Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.

9.2.12.CAP.15: Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.

9.2.12.CAP.16: Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.

9.2.12.CAP.17: Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.

9.2.12.CAP.18: Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing and withholding).

9.2.12.CAP.19: Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income.

9.2.12.CAP.20: Analyze a Federal and State Income Tax Return.

9.2.12.CAP.21: Explain low-cost and low-risk ways to start a business.

9.2.12.CAP.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.

9.2.12.CAP.23: Identify different ways to obtain capital for starting a business.]

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.** 🌱

[9.1 Financial Literacy] **9.2 Personal Financial Literacy**

[Financial Psychology] **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.

[9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values.

9.1.12.FP.2: Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.

9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.

9.1.12.FP.4: Identify how unconscious beliefs like “money scripts” (money avoidant, money worship, money status, money vigilant) influence financial decision-making.

9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.

9.1.12.FP.6: Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.

9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).]

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. 🌱

[9.1.12.CFR.4:] **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.**

[Civic Financial Responsibility] **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.

[9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.

9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.

9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights.]

[9.1.12.CFR.5:] **9.2.FP.9-12.17** [Summarize] **Identify and explain** the purpose [and importance] of estate planning documents (e.g., [will, durable] power of attorney, [living will,] health care proxy, **living will, will** [etc.]).

[9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws.]

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 Institutions]

[9.1.12.FI.1: Identify ways to protect yourself from identify theft.

9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.

9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).

9.1.12.FI.4: Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).]

[Planning and Budgeting]

[9.1.12.PB.1: Explain the difference between saving and investing.

9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.

9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.

9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.

9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.

9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.]

[Credit and Debit Management]

[9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt.

9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of mortgages.

9.1.12.CDM.3: Determine ways to leverage debt beneficially.

9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt.

9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).

9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).

9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.

9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.

9.1.12.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.]

[Economic and Government Influence]

[9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased.

9.1.12.EG.2: Explain why various forms of income are taxed differently.

9.1.12.EG.3: Explain how individuals and businesses influence government policies.

9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies.

9.1.12.EG.5: Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.

9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.]

[Credit Profile]

[9.1.12.CP.1: Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans.

9.1.12.CP.2: Identify the advantages of maintaining a positive credit history.

9.1.12.CP.3: Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.

9.1.12.CP.4: Identify the skill sets needed to build and maintain a positive credit profile.

9.1.12.CP.5: Create a plan to improve and maintain an excellent credit rating.

9.1.12.CP.6: Explain the effect of debt on a person's net worth.

9.1.12.CP.7: Summarize factors that affect a particular credit scoring system.

9.1.12.CP.8: Identify different ways you can protect your credit.

9.1.12.CP.9: Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries.]

[Risk Management and Insurance] **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.

[9.1.12.RM.3: Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.

9.1.12.RM.4: Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry.

9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate.

9.1.12.RM.6: Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance.

9.1.12.RM.7: Evaluate individual and family needs for insurance protection using opportunity-cost analysis to determine if the amount of protection is adequate or over-insured.]

[9.1.12.RM.2:] **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.

[9.1.12.RM.1:] **9.2.ES.9-12.7** [Describe the importance of various] **Evaluate the role of different** sources of **retirement** income [in retirement including] **such as** Social Security, employer-sponsored retirement [savings] plans, and personal investments.

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.

[9.1.12.CDM.10] **9.2.FP.9-12.9** Determine when credit counseling is necessary and evaluate [the] **available** resources [available to assist consumers who wish to use it] **(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 [Life Literacies and Key Skills] **Key Competencies and Skills**

[Technology Literacy]

[9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task (e.g., W.11-12.6.).

9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.

9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.

9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).]

[Creativity and Innovation]

[9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).]

[9.4.12.CI.2:] **9.1.CE.9-12.2** Identify **possible** career pathways **through self-assessments, evaluate those** that highlight personal talents, skills, and abilities [(e.g.,1.4.12prof.CR2b, 2.2.12.LF.8)]**, and develop a postsecondary plan**.

[9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).]

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.**

[Global and Cultural Awareness] **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.

[9.4.12.GCA.1: Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political. economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3).]

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.** 🌱

[Critical Thinking and Problem-Solving] **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.

[9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).

9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).

9.4.12.CT.3: Enlist input from a variety of stakeholders (e.g., community members, experts in the field) to design a service learning activity that addresses a local or global issue (e.g., environmental justice).

9.4.12.CT.4: Participate in online strategy and planning sessions for course-based, school-based, or other project and determine the strategies that contribute to effective outcomes.]

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.

[Digital Citizenship]

[9.4.12.DC.1: Explain the beneficial and harmful effects that intellectual property laws can have on the creation and sharing of content (e.g., 6.1.12.CivicsPR.16.a).

9.4.12.DC.2: Compare and contrast international differences in copyright laws and ethics.

9.4.12.DC.3: Evaluate the social and economic implications of privacy in the context of safety, law, or ethics (e.g., 6.3.12.HistoryCA.1).

9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users (e.g., 8.1.12.NI.3).

9.4.12.DC.5: Debate laws and regulations that impact the development and use of software.

9.4.12.DC.6: Select information to post online that positively impacts personal image and future college and career opportunities.

9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society (e.g., 6.1.12.CivicsPD.16.a).

9.4.12.DC.8: Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection.]