

## **I. Interdisciplinary Connections and Alignment to Technology Standards**

### Social Studies and English Language Arts Integration

In order to increase student understanding, it is imperative for students to see that historical events do not occur in a vacuum. Common themes connect different learning disciplines. By making these integral connections, students will gain deeper understanding of both Social Studies and Language Arts themes. The cross curricular lessons will center around two common themes: creation myths and conflict.

1. Social Studies will ask students to do preliminary work on their final authentic assessment by creating a graphic/schematic outline of a civilization of their choosing.

\*Students must integrate the 7 themes for understanding world history in their outline.

\*Students will then use this outline to write an original creation myth in language arts.

\*Students must illustrate strong connections between the myth and their civilization so there are clear and reasonable reflections of the civilization.

2. Students will conduct a comparative analysis of external conflict that goes unresolved or is not definitively ended.

\*Students will use their understanding of conflict from *Among the Hidden* and compare it to the conflict experienced by ancient civilizations in decline and who fail to resolve conflicts that result in the dissolution of the culture.

Each component of these assignments will be assessed separately but will be used to inform their work in the other content area and improve their understanding of both disciplines.

### **Course Description**

#### Interdisciplinary Connections

Social studies encompasses a broad multidisciplinary field within its own academic area, including the teaching of anthropology, civics, economics, geography, history, political science, psychology and sociology. The NJSLS are designed to integrate four core social studies disciplines: civics, economics, geography, and history. These interdisciplinary connections, as a result, are present within the current standards. Interdisciplinary connections in this document expand outside of the distinct field of social studies into: moral/social education; science, mathematics, and technology; and literacy/language arts.

**Moral/social education:** What are universal ideas and problems shared across humanity? What does it mean to be a citizen? What are the responsibilities and opportunities for active citizenship? What ideals and actions will enhance my personal development and the development of my various communities?

- Character education (Responsive Classroom, Teaching Tolerance, Facing History and Ourselves)
- Global citizenship education - Civics Kids, Teaching Civics, Character.org, Teaching Tomorrow's Citizens, Campaign for the Civic Mission of Schools, World Savvy, and Facing History
- Social participation projects - 150 Service Learning Projects, Sci/SS Service Connections.

**Science, mathematics, and technology:** How are we all connected? How have science and technology changed how we live across time? How can study of data inform my understanding of social, political, and historical phenomena?

- Sustainability and environmental education (NGSS Science, Technology, and Society Appendix; Facing the Future; Project Wild; UNESCO)
- Health and medical education
- Analysis of graphic and statistical data (historical, social, political) - Making Connections through Mapping, and Statistics and Social Sciences

**Literacy (narrative, information, argument, and media):** How do certain texts inform our understanding of social studies and history? How can social studies be a venue to express and communicate our ideas?

- Reading and writing content units of study (ELA)
- Historical fiction - Elem. Thematic Reading Materials, Carter Woodson Book Award Winners, Notable Social Studies Texts
- Media and information literacy - The DBQ Project, PBS Teaching Media Literacy, National Associations for Media Literacy Education,
- Research writing - Teachers College Reading and Writing Project Reading/Writing Units of Study,
- Argument - Teaching Argumentative Writing

## **21<sup>st</sup> Century Themes & Skills**

The following content statements can be integrated into any of the adopted Social Studies strands (A. Civics, Government and Human Rights, B. Geography, People and the Environment, C. Economics, Invention, and Technology, D. History, Culture and Perspectives.)

- CRP1. Act as a responsible and contributing citizen and employee.
- CRP2. Apply appropriate academic and technical skills.
- CRP3. Attend to personal health and financial well-being.
- CRP4. Communicate clearly and effectively and with reason.
- CRP5. Consider the environmental, social and economic impacts of decisions.
- CRP6. Demonstrate creativity and innovation.
- CRP7. Employ valid and reliable research strategies.
- CRP8. Utilize critical thinking to make sense of problems and persevere in solving them
- CRP9. Model integrity, ethical leadership and effective management.
- CRP10. Plan education and career paths aligned to personal goals.
- CRP11. Use technology to enhance productivity.
- CRP12. Work productively in teams while using cultural global competence

## **Social Studies and Technology K-12 Indicators**

As teaching, learning and curriculum across New Jersey evolves to better meet student needs, teachers when addressing social studies topics are expected to integrate the adopted Educational Technology, 8.2 Technology Education, Engineering, Design, and Computational Thinking - Programming, and 21st Century Skills into their classroom practice. To that end, teachers will be expected to apply the following anchor standards into their classroom practice.

## 8.1 Educational Technology

- Understand and use technology systems.
- Select and use applications effectively and productively.
- Apply existing knowledge to generate new ideas, products, or processes
- Create original works as a means of personal or group expression.
- Interact, collaborate, and publish with peers, experts, or others by employing a variety of digital environments and media.
- Communicate information and ideas to multiple audiences using a variety of media and formats.
- Develop cultural understanding and global awareness by engaging with learners of other cultures.
- Contribute to project teams to produce original works or solve problems.
- Advocate and practice safe, legal, and responsible use of information and technology.
- Demonstrate personal responsibility for lifelong learning.
- Exhibit leadership for digital citizenship.
- Plan strategies to guide inquiry.

*Curriculum Differentiation is a process teachers use to increase achievement by improving the match between the learner's unique characteristics: prior knowledge, cognitive level, learning style, motivation, strength or interest and various curriculum components: Nature of the objective, teaching activities, learning activities, resources and products. This broad notion applies to learners from a diverse range of abilities, including: Gifted and Talented, English Language Learners, Students with Disabilities, and Students at Risk of School Failure. The social studies is a field of education that provides educators with a wealth of opportunities for differentiation, but also real challenges of meeting the needs of diverse learners. This addendum reveals pathways for social studies differentiation specific to four distinct student populations.*

*Teachers can differentiate*

- *Content: What we teach and how we give students access to the information and ideas that matter*
- *Process: How students come to understand and "own" the knowledge, understanding, and skills essential to a topic*
- *Product: How a student demonstrates what he or she has come to know, understand and be able to do as a result of a segment of study*

*According to students'*

- *Readiness-The current knowledge, understanding, and skill level a student has related to a particular sequence of learning*
- *Interest-What a student enjoys learning about, thinking about, and doing*
- *Learning Style-A student's preferred mode of learning. It is influenced by learning style, intelligence preference, gender and culture*

**Technology & Career Readiness &  
21st Century Skills Standards Curriculum Appendix**

**2014 New Jersey Core Curriculum Content Standards – Technology**

Content Area		Technology	
Standard		8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.	
Strand		A. Technology Operations and Concepts: <i>Students demonstrate a sound understanding of technology concepts, systems and operations.</i>	
Grade Level bands	Content Statement Students will:	Indicator	Indicator
P	Understand and use technology systems.	8.1.P.A.1	Use an input device to select an item and navigate the screen
		8.1.P.A.2	Navigate the basic functions of a browser.
	Select and use applications effectively and productively.	8.1.P.A.3	Use digital devices to create stories with pictures, numbers, letters and words.
		8.1.P.A.4	Use basic technology terms in the proper context in conversation with peers and teachers (e.g., camera, tablet, Internet, mouse, keyboard, and printer).
		8.1.P.A.5	Demonstrate the ability to access and use resources on a computing device.
K-2	Understand and use technology systems.	8.1.2.A.1	Identify the basic features of a digital device and explain its purpose.
		8.1.2.A.2	Create a document using a word processing application.
	Select and use applications effectively and productively.	8.1.2.A.3	Compare the common uses of at least two different digital applications and identify the advantages and disadvantages of using each.
		8.1.2.A.4	Demonstrate developmentally appropriate navigation skills in virtual environments (i.e. games, museums).
		8.1.2.A.5	Enter information into a spreadsheet and sort the information.
		8.1.2.A.6	Identify the structure and components of a database.
		8.1.2.A.7	Enter information into a database or spreadsheet and filter the information.
3-5	Understand and use technology systems.	8.1.5.A.1	Select and use the appropriate digital tools and resources to accomplish a variety of tasks including solving problems.
		8.1.5.A.2	Format a document using a word processing application to enhance text and include graphics, symbols and/ or pictures.
	Select and use applications effectively and productively.	8.1.5.A.3	Use a graphic organizer to organize information about problem or issue.
		8.1.5.A.4	Graph data using a spreadsheet, analyze and

			produce a report that explains the analysis of the data.
		8.1.5.A.5	Create and use a database to answer basic questions.
		8.1.5.A.6	Export data from a database into a spreadsheet; analyze and produce a report that explains the analysis of the data.
<b>6-8</b>	Understand and use technology systems.	8.1.8.A.1	Demonstrate knowledge of a real world problem using digital tools.
	Select and use applications effectively and productively.	8.1.8.A.2	Create a document (e.g. newsletter, reports, personalized learning plan, business letters or flyers) using one or more digital applications to be critiqued by professionals for usability.
		8.1.8.A.3	Use and/or develop a simulation that provides an environment to solve a real world problem or theory.
		8.1.8.A.4	Graph and calculate data within a spreadsheet and present a summary of the results
		8.1.8.A.5	Create a database query, sort and create a report and describe the process, and explain the report results.

<b>Content Area</b>	<b>Technology</b>
<b>Standard</b>	<b>8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.</b>
<b>Strand</b>	<b>B. Creativity and Innovation: <i>Students demonstrate creative thinking, construct knowledge and develop innovative products and process using technology.</i></b>

Grade Level bands	Content Statement Students will:	Indicator	Indicator
P	Apply existing knowledge to generate new ideas, products, or processes.  Create original works as a means of personal or group expression.	8.1.P.B.1	Create a story about a picture taken by the student on a digital camera or mobile device.
K-2		8.1.2.B.1	Illustrate and communicate original ideas and stories using multiple digital tools and <a href="#">resources</a> .
3-5		8.1.5.B.1	Collaborative to produce a digital story about a significant local event or issue based on first-person interviews.
6-8		8.1.8.B.1	Synthesize and publish information about a local or global issue or event (ex. telecollaborative project, blog, school web).
9-12		8.1.12.B.2	Apply previous content knowledge by creating and piloting a digital learning game or tutorial.

<b>Content Area</b>	<b>Technology</b>
<b>Standard</b>	<b>8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.</b>
<b>Strand</b>	<b>C. Communication and Collaboration: <i>Students use digital media and</i></b>

	<i>environments to communicate and work collaboratively, including at a distance, to support individual learning and contribute to the learning of others.</i>		
<b>Grade Level bands</b>	<b>Content Statement</b>	<b>Indicator</b>	<b>Indicator</b>
<b>P</b>	Interact, collaborate, and publish with peers, experts, or others by employing a variety of digital environments and media.  Communicate information and ideas to multiple audiences using a variety of media and formats.  Develop cultural understanding and global awareness by engaging with learners of other cultures.  Contribute to project teams to produce original works or solve problems.	8.1.P.C.1	Collaborate with peers by participating in interactive digital games or activities.
<b>K-2</b>		8.1.2.C.1	Engage in a variety of developmentally appropriate learning activities with students in other classes, schools, or countries using various media formats such as online collaborative tools, and social media.
<b>3-5</b>		8.1.5.C.1	Engage in online discussions with learners of other cultures to investigate a worldwide issue from multiple perspectives and sources, evaluate findings and present possible solutions, using digital tools and online resources for all steps.
<b>6-8</b>		8.1.8.C.1	Collaborate to develop and publish work that provides perspectives on a global problem for discussions with learners from other countries.
<b>Content Area</b>	<b>Technology</b>		
<b>Standard</b>	<b>8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.</b>		
<b>Strand</b>	<b>D. Digital Citizenship: <i>Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior.</i></b>		
<b>Grade Level bands</b>	<b>Content Statement</b>	<b>Indicator</b>	<b>Indicator</b>
<b>K-2</b>	Advocate and practice safe, legal, and responsible use of information and technology.	8.1.2.D.1	Develop an understanding of ownership of print and nonprint information.
<b>3-5</b>	Advocate and practice safe, legal, and responsible use of information and technology.	8.1.5.D.1	Understand the need for and use of copyrights.
		8.1.5.D.2	Analyze the resource citations in online materials for proper use.
	Demonstrate personal responsibility for lifelong learning.	8.1.5.D.3	Demonstrate an understanding of the need to practice cyber safety, cyber security, and cyber ethics when using technologies and social media.
	Exhibit leadership for digital citizenship.	8.1.5.D.4	Understand digital citizenship and demonstrate an understanding of the personal consequences of inappropriate use of technology and social media.
<b>6-8</b>	Advocate and practice safe, legal, and responsible use of	8.1.8.D.1	Understand and model appropriate online behaviors related to cyber safety, cyber

	information and technology.		bullying, cyber security, and cyber ethics including appropriate use of social media.
	Demonstrate personal responsibility for lifelong learning.	8.1.8.D.2	Demonstrate the application of appropriate citations to digital content.
		8.1.8.D.3	Demonstrate an understanding of fair use and Creative Commons to intellectual property.
	Exhibit leadership for digital citizenship.	8.1.8.D.4	Assess the credibility and accuracy of digital content.
		8.1.8.D.5	Understand appropriate uses for social media and the negative consequences of misuse.
<b>Content Area</b>		<b>Technology</b>	
<b>Standard</b>		<b>8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.</b>	
<b>Strand</b>		<b>E: Research and Information Fluency: <i>Students apply digital tools to gather, evaluate, and use information.</i></b>	
<b>Grade Level bands</b>	<b>Content Statement</b>	<b>Indicator</b>	<b>Indicator</b>
	<b>Students will:</b>		
<b>P</b>	Plan strategies to guide inquiry.	8.1.P.E.1	Use the Internet to explore and investigate questions with a teacher's support.
<b>K-2</b>	Plan strategies to guide inquiry Locate, organize, analyze, evaluate, synthesize, and ethically use information from a variety of sources and media. Evaluate and select information sources and digital tools based on the appropriateness for specific tasks.	8.1.2.E.1	Use digital tools and online resources to explore a problem or issue.
<b>3-5</b>	Plan strategies to guide inquiry. Locate, organize, analyze, evaluate, synthesize, and ethically use information from a variety of sources and media. Evaluate and select information sources and digital tools based on the appropriateness for specific tasks.	8.1.5.E.1	Use digital tools to research and evaluate the accuracy of, relevance to, and appropriateness of using print and non-print electronic information sources to complete a variety of tasks.
<b>6-8</b>	Plan strategies to guide inquiry. Locate, organize, analyze, evaluate, synthesize, and ethically use information from a variety of sources and	8.1.8.E.1	Effectively use a variety of search tools and filters in professional public databases to find information to solve a real world problem.



	media. Evaluate and select information sources and digital tools based on the appropriateness for specific tasks. Process data and report results.		
<b>Content Area</b>	<b>Technology</b>		
<b>Standard</b>	<b>8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.</b>		
<b>Strand</b>	<b>F: Critical thinking, problem solving, and decision making:</b> <i>Students use critical thinking skills to plan and conduct research, manage projects, solve problems, and make informed decisions using appropriate digital tools and resources.</i>		
<b>Grade Level bands</b>	<b>Content Statement</b> <b>Students will:</b>	<b>Indicator</b>	<b>Indicator</b>
<b>K-2</b>	Identify and define authentic problems and significant questions for investigation. Plan and manage activities to develop a solution or complete a project. Collect and analyze data to identify solutions and/or make informed decisions. Use multiple processes and diverse perspectives to explore alternative solutions.	8.1.2.F.1	Use geographic mapping tools to plan and solve problems.
<b>3-5</b>	Identify and define authentic problems and significant questions for investigation. Plan and manage activities to develop a solution or complete a project. Collect and analyze data to identify solutions and/or make informed decisions. Use multiple processes and diverse perspectives to explore alternative solutions	8.1.5.F.1	Apply digital tools to collect, organize, and analyze data that support a scientific finding.
<b>6-8</b>	Identify and define authentic problems and significant questions for investigation. Plan and manage activities to develop a solution or complete a project. Collect and analyze data to identify solutions and/or make informed decisions. Use multiple processes and	8.1.8.F.1	Explore a local issue, by using digital tools to collect and analyze data to identify a solution and make an informed decision.

	diverse perspectives to explore alternative solutions.		
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## 21<sup>st</sup> CENTURY LIFE AND CAREERS

9.1 PERSONAL FINANCIAL LITERACY	
<b>CONTENT AREA:</b>	<b>21<sup>st</sup> CENTURY LIFE AND CAREERS</b>
<b>STRAND A:</b>	<b>INCOME AND CAREERS</b>
NUMBER	STANDARD STATEMENT
<b><i>By the end of Grade 4, students will be able to:</i></b>	
9.1.4.A.1	Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.
9.1.4.A.2	Identify potential sources of income.
9.1.4.A.3	Explain how income affects spending and take-home pay.
<b><i>By the end of Grade 8, students will be able to:</i></b>	
9.1.8.A.1	Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.
9.1.8.A.2	Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
9.1.8.A.3	Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.
9.1.8.A.4	Relate earning power to quality of life across cultures.
9.1.8.A.5	Relate how the demand for certain skills determines an individual's earning power.
9.1.8.A.6	Explain how income affects spending decisions.
9.1.8.A.7	Explain the purpose of the payroll deduction process, taxable income, and employee benefits.

<b>9.1 PERSONAL FINANCIAL LITERACY</b>	
<b>CONTENT AREA:</b>	<b>21<sup>st</sup> CENTURY LIFE AND CAREERS</b>
<b>STRAND B:</b>	<b>MONEY MANAGEMENT</b>
<b>NUMBER</b>	<b>STANDARD STATEMENT</b>
<b><i>By the end of Grade 4, students will be able to:</i></b>	
9.1.4.B.1	Differentiate between financial wants and needs.
9.1.4.B.2	Identify age-appropriate financial goals.
9.1.4.B.3	Explain what a budget is and why it is important.
9.1.4.B.4	Identify common household expense categories and sources of income.
9.1.4.B.5	Identify ways to earn and save.
<b><i>By the end of Grade 8, students will be able to:</i></b>	
9.1.8.B.1	Distinguish among cash, check, credit card, and debit card.
9.1.8.B.2	Construct a simple personal savings and spending plan based on various sources of income.
9.1.8.B.3	Justify the concept of “paying yourself first” as a financial savings strategy.
9.1.8.B.4	Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.
9.1.8.B.5	Explain the effect of the economy on personal income, individual and family security, and consumer decisions.
9.1.8.B.6	Evaluate the relationship of cultural traditions and historical influences on financial practice.
9.1.8.B.7	Construct a budget to save for long-term, short-term, and charitable goals.
9.1.8.B.8	Develop a system for keeping and using financial records.
9.1.8.B.9	Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).
9.1.8.B.10	Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
9.1.8.B.11	Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

**9.1 PERSONAL FINANCIAL LITERACY**

**CONTENT AREA:** *21<sup>st</sup> CENTURY LIFE AND CAREERS*

**STRAND C:** *CREDIT AND DEBT MANAGEMENT*

**NUMBER**      **STANDARD STATEMENT**

***By the end of Grade 4, students will be able to:***

9.1.4.C.1      Explain why people borrow money and the relationship between credit and debt.

9.1.4.C.2      Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).

9.1.4.C.3      Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.

9.1.4.C.4      Determine the relationships among income, expenses, and interest.

9.1.4.C.5      Determine personal responsibility related to borrowing and lending.

9.1.4.C.6      Summarize ways to avoid credit problems.

***By the end of Grade 8, students will be able to:***

9.1.8.C.1      Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.

9.1.8.C.2      Compare and contrast the financial products and services offered by different types of financial institutions.

9.1.8.C.3      Compare and contrast debt and credit management strategies.

9.1.8.C.4      Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.

9.1.8.C.5      Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).

9.1.8.C.6      Determine ways to leverage debt beneficially.

9.1.8.C.7      Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).

9.1.8.C.8      Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.

9.1.8.C.9      Summarize the causes and consequences of personal bankruptcy.

9.1.8.C.10	Determine when there is a need to seek credit counseling and appropriate times to utilize it.
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<b>9.1 PERSONAL FINANCIAL LITERACY</b>	
<b>21<sup>st</sup> CENTURY LIFE AND CAREERS</b>	
<b>PLANNING, SAVING, AND INVESTING</b>	
<b>STANDARD STATEMENT</b>	
<b><i>By the end of Grade 4, students will be able to:</i></b>	
Determine various ways to save.	
Explain what it means to “invest.”	
Distinguish between saving and investing.	
<b><i>By the end of Grade 8, students will be able to:</i></b>	
Determine how saving contributes to financial well-being.	
Differentiate among various savings tools and how to use them most effectively.	
Differentiate among various investment options.	
Distinguish between income and investment growth.	

<b>9.1 PERSONAL FINANCIAL LITERACY</b>	
<b>CONTENT AREA:</b>	<b>21<sup>st</sup> CENTURY LIFE AND CAREERS</b>
<b>STRAND E:</b>	<b>BECOMING A CRITICAL CONSUMER</b>
<b>NUMBER</b>	<b>STANDARD STATEMENT</b>
<b><i>By the end of Grade 4, students will be able to:</i></b>	
9.1.4.E.1	Determine factors that influence consumer decisions related to money.
9.1.4.E.2	Apply comparison shopping skills to purchasing decisions.
<b><i>By the end of Grade 8, students will be able to:</i></b>	
9.1.8.E.1	Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.
9.1.8.E.2	Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.
9.1.8.E.3	Compare and contrast product facts versus advertising claims.

9.1.8.E.4	Prioritize personal wants and needs when making purchases.
9.1.8.E.5	Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.
9.1.8.E.6	Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.
9.1.8.E.7	Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.
9.1.8.E.8	Recognize the techniques and effects of deceptive advertising.

<b>9.1 PERSONAL FINANCIAL LITERACY</b>	
<b>CONTENT AREA:</b>	<b>21<sup>st</sup> CENTURY LIFE AND CAREERS</b>
<b>STRAND F:</b>	<b>CIVIC FINANCIAL RESPONSIBILITY</b>
NUMBER	STANDARD STATEMENT
<b><i>By the end of Grade 4, students will be able to:</i></b>	
9.1.4.F.1	Demonstrate an understanding of individual financial obligations and community financial obligations.
9.1.4.F.2	Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.
<b><i>By the end of Grade 8, students will be able to:</i></b>	
9.1.8.F.1	Explain how the economic system of production and consumption may be a means to achieve significant societal goals.
9.1.8.F.2	Examine the implications of legal and ethical behaviors when making financial decisions.
9.1.8.F.3	Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.

<b>9.1 PERSONAL FINANCIAL LITERACY</b>	
<b>CONTENT AREA:</b>	<b>21<sup>st</sup> CENTURY LIFE AND CAREERS</b>
<b>STRAND G:</b>	<b>INSURING AND PROTECTING</b>
NUMBER	STANDARD STATEMENT
<b><i>By the end of Grade 4, students should be able to:</i></b>	
9.1.4.G.1	Describe how valuable items might be damaged or lost and ways to protect them.
<b><i>By the end of Grade 8, students will be able to:</i></b>	

9.1.8.G.1	Explain why it is important to develop plans for protecting current and future personal assets against loss.
9.1.8.G.2	Determine criteria for deciding the amount of insurance protection needed.
9.1.8.G.3	Analyze the need for and value of different types of insurance and the impact of deductibles.
9.1.8.G.4	Evaluate the need for different types of extended warranties.

<b>9.2 CAREER AWARENESS, EXPLORATION, AND PREPARATION</b>	
<b>CONTENT AREA:</b>	<b>21<sup>st</sup> CENTURY LIFE AND CAREERS</b>
<b>STRAND A:</b>	<b>CAREER AWARENESS</b>
<b>NUMBER</b>	<b>STANDARD STATEMENT</b>
<b><i>By the end of Grade 4, students will be able to:</i></b>	
9.2.4.A.1	Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.
9.2.4.A.2	Identify various life roles and civic and work-related activities in the school, home, and community.
9.2.4.A.3	Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.
9.2.4.A.4	Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.

<b>9.2 CAREER AWARENESS, EXPLORATION, AND PREPARATION</b>	
<b>CONTENT AREA:</b>	<b>21<sup>st</sup> CENTURY LIFE AND CAREERS</b>
<b>STRAND B:</b>	<b>CAREER EXPLORATION</b>
<b>NUMBER</b>	<b>STANDARD STATEMENT</b>
<b><i>By the end of Grade 8, students will be able to:</i></b>	
9.2.8.B.1	Research careers within the 16 Career Clusters <sup>®</sup> and determine attributes of career success.

9.2.8.B.2	Develop a Personalized Student Learning Plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.
9.2.8.B.3	Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.
9.2.8.B.4	Evaluate how traditional and nontraditional careers have evolved regionally, nationally, and globally.
9.2.8.B.5	Analyze labor market trends using state and federal labor market information and other resources available online.
9.2.8.B.6	Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce.
9.2.8.B.7	Evaluate the impact of online activities and social media on employer decisions.