

CAREER READINESS, LIFE LITERACIES, AND KEY SKILLS CURRICULUM MAP

2020 NEW JERSEY STUDENT LEARNING STANDARDS

FOR A LINK TO THE COMPLETE DOCUMENT CLICK HERE :[2020 NJ Student Learning Standards](#)

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. (New Jersey Department of Education, 2020 New Jersey Student Learning Standards)

By the end of Gr.2	By the end of Gr.5	By the end of Gr.8
Financial Health		
<ul style="list-style-type: none">• 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.	<ul style="list-style-type: none">• 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.	<ul style="list-style-type: none">• 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

	<ul style="list-style-type: none"> • Not all financial information is accurate or truthful 	<p>individuals to purchase items they may not need or want.</p>
Civic Financial Responsibility		
<p>There are actions an individual can take to help make this world a better place.</p>	<p>An individual can give back in areas that matter.</p>	<ul style="list-style-type: none"> • 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.
Financial Landscape - Financial Institutions		
<p>Money comes in different values, forms and uses.</p>	<p>People can choose to save money in many places such as home in a piggy bank, bank or credit union.</p>	<p>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.</p>
Financial Landscape - Economic and Government Influence		
<p>NA</p>	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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.
Money Management - Planning and Budgeting, Risk Management, Credit and Debt		

Management, and Credit Profile		
<ul style="list-style-type: none"> • A budget is a plan that helps an individual obtain his/her financial goals • Saving money is a habit that can be developed. 	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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.
<p>There are ways to keep the things we value safely at home and other places.</p>	<p>Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk.</p>	<ul style="list-style-type: none"> • 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.
NA	NA	<ul style="list-style-type: none"> • 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.
NA	<p>There are benefits to having a positive credit history</p>	<ul style="list-style-type: none"> • There are strategies build and maintain a good credit history • Credit history affects personal finances.
Career Awareness and Planning		
<ul style="list-style-type: none"> • Different types of jobs require different knowledge and skills. • Income is received from work in different ways 	<ul style="list-style-type: none"> • An individual's passions, aptitude and skills can affect his/her employment and earning potential. • Income and benefits can 	<ul style="list-style-type: none"> • An individual's strengths, lifestyle goals, choices, and interests affect employment and income. • Developing and

<p>including regular payments, tips, commissions, and benefits.</p> <ul style="list-style-type: none"> • There are benefits and drawbacks to being an entrepreneur. 	<p>vary depending on the employer and type of job/career.</p> <ul style="list-style-type: none"> • 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. 	<p>implementing an action plan is an essential step for achieving one's personal and professional goals.</p> <ul style="list-style-type: none"> • Early planning can provide more options to pay for postsecondary 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.
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Creativity and Innovation

<p>Brainstorming can create new, innovative ideas.</p>	<ul style="list-style-type: none"> • 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 risktaking) contributes to the development of creativity and innovation. 	<p>Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking</p>
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Critical Thinking and Problem-solving

<p>Critical thinkers must first identify a problem then develop a plan to address it in order to effectively solve a problem.</p>	<p>The ability to solve problems effectively begins with gathering data, seeking resources, and applying critical thinking skills</p>	<ul style="list-style-type: none"> • Multiple solutions exist to solve a problem. <p>An essential aspect of problem solving is being able to selfreflect on why possible solutions for solving</p>
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		problems were or were not successful.
Digital Citizenship		
<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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.
Global and Cultural Awareness		
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.
Information and Media Literacy		
<ul style="list-style-type: none"> • Digital tools and media resources provide access to vast stores of information that can be searched. 	<ul style="list-style-type: none"> • Digital tools and media resources provide access to vast stores of information, but the information can be biased 	<ul style="list-style-type: none"> • Increases in the quantity of information available through electronic means have heightened the need to check

<ul style="list-style-type: none"> • 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. 	<p>or inaccurate.</p> <ul style="list-style-type: none"> • 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 decisionmaking. • Specific situations require the use of relevant sources of information. 	<p>sources for possible distortion, exaggeration, or misrepresentation.</p> <ul style="list-style-type: none"> • 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.
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Technology Literacy

<ul style="list-style-type: none"> • Digital tools have a purpose. • Collaboration can simplify the work an individual has to do and sometimes produce a better product. 	<p>Different digital tools have different purposes.</p> <ul style="list-style-type: none"> • Collaborating digitally as a team can often develop a better artifact than an individual working alone. 	<ul style="list-style-type: none"> • 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
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