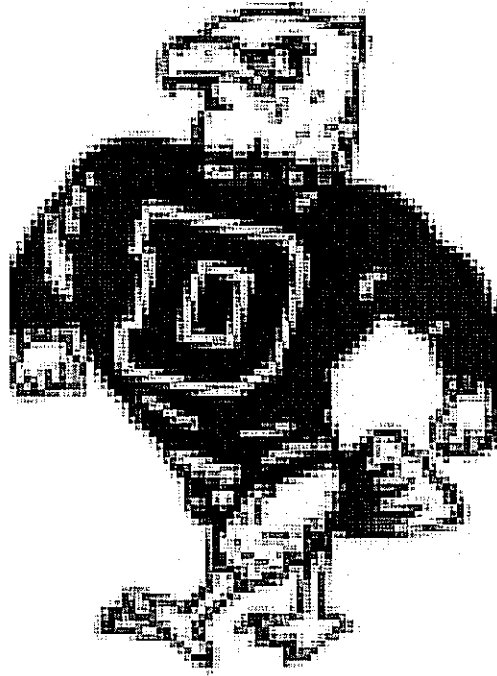


DENNIS TOWNSHIP SCHOOL DISTRICT



ENRICHMENT CURRICULUM

APPROVED: JANUARY 22, 2014

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

<p>Core Competencies 21st-Century Life & Career Skills</p>	<p>Essential Questions</p>	<p>Enduring Understanding</p>	<p>Knowledge & Skills</p>	<p>Common Core Standards & N.J.C.C.C.S</p>	<p>Instructional Strategies How will learning be structured?</p>	<p>Assessments What evidence will be collected that demonstrates that students have achieved the objectives?</p>	<p>21st Century Themes & Skills What 21st Century skills will be covered?</p>
<p>Unit 1: Problem Solving Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas</p>	<p>How do we solve problems?</p>	<p>Students will understand that: The use of technology is appropriate to solve problems. Using critical thinking and problem-solving skills is an important part of life.</p>	<p>Students will be able to: Critically think and utilize problem-solving skills. Summarize problem solving strategies used by various organizations. Design and implement a project management plan using one or more problem-solving strategies.</p>	<p>9.1.8.A.1 9.1.8.A.3 9.1.8.A.4</p>	<p>Small Group Whole Class Direct Instruction Projects Research</p>	<p>Tests Quizzes Projects Presentations</p>	<p>Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy</p>

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21 st Century Themes & Skills
Unit 2: Creative Thinking and Problem Solving Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	How do we creatively solve complex problems?	Students will understand that: Multiple activities promote creative and innovative thinking which is used to solve problems.	Students will be able to: Use brainstorming techniques to seek information, ideas, and strategies that foster creative thinking.	9.1.4.B.1	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21 st Century Themes & Skills
Unit 3: Working Together Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	How do we effectively collaborate to solve problems?	Students will understand that: Collaborating effectively is an essential skill both inside and outside of the classroom.	Students will be able to: Work together to solve various types of problems.	9.1.4.C.1	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21 st Century Themes & Skills
Unit 4: Understanding Culture Time Frame 2-3 Weeks Inter- disciplinary Connections All subject areas	What makes people different? How does someone's culture effect how they solve problems?	Students will understand that: Communication with people from different cultural backgrounds is improved by understanding different cultural perspectives.	Students will be able to: Demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom. Effectively communicate in order to prevent misunderstandings	9.1.4.D.1 9.1.4.D.3	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21 st Century Themes & Skills
Unit 5: Digital Media Time Frame 2-3 Weeks Inter- disciplinary Connections All subject areas	What is Digital Media? Who uses Digital Media? How can Digital Media be used unethically?	Students will understand that: Digital media are 21st-century tools are used for local and global communication.	Students will be able to: Explain how digital media are used in daily life in a variety of settings. Demonstrate effective communication using digital media during classroom activities. Distinguish how digital media are used by individuals, groups, and organizations for varying purposes. Explain why some uses of media are unethical.	9.1.4.E.1 9.1.4.E.2 9.1.4.E.3 9.1.4.E.4	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Unit 6: Workplace and Family Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	What new jobs will be in demand when you get older? What makes family important? Why do we have school rules?	Students will understand that: The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration. Ethical behaviors support human rights and dignity in all aspects of life.	Students will be able to: Explain the meaning of productivity and accountability. Describe situations in which productivity and accountability are important in the home, school, and community. Explain the importance of understanding and following rules in family, classroom, and community settings.	9.1.4.F.1 9.1.4.F.2 9.1.4.F.3	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies Personal Financial Literacy	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Unit 7: Income and Careers Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	How are incomes and careers related? What careers will be demand in the future?	Students will understand that: Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.	Students will be able to: Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.	9.2.4.A.1 9.2.4.A.3	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies Personal Financial Literacy	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Unit 8: Money Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	Why do we need money? Why is important to save money? How does money management effect how you live?	Students will understand that: Money management involves setting financial goals. Money management is reliant on developing and maintaining personal budgets.	Students will be able to: Determine the difference between financial wants and needs. Identify age-appropriate financial goals. Explain what a budget is and why it is important. Identify ways to earn and save. Distinguish among cash, check, credit card, and debit card.	9.2.4.B.1 9.2.4.B.2 9.2.4.B.3 9.2.4.B.5 9.2.4.B.6	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies Personal Financial Literacy	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Unit 9: Credit and Debt Management Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	What is credit? How can credit affect your lifestyle?	Students will understand that: Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit. Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.	Students will be able to: Explain why people borrow money and the relationship between credit and debt. Identify banks, credit cards and loans as common sources of credit. Determine personal responsibility related to borrowing and lending. Summarize ways to avoid credit problems.	9.2.4.C.1 9.2.4.C.2 9.2.4.C.5 9.2.4.C.6	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies Personal Financial Literacy	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Unit 10: Planning, Saving, and Investing Time Frame 2-3 Weeks Inter- disciplinary Connections All subject areas	Do we need investments? Is saving better than investing?	Students will understand that: Information about investment options assists with financial planning. Appropriate use of basic economic principles leads to wiser decisions for individual, family, and business financial planning.	Students will be able to: Determine various ways to save. Explain what it means to “invest.” Distinguish between saving and investing.	9.2.4.D.1 9.2.4.D.3 9.2.4.D.4	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Personal Financial Literacy Unit 11: Becoming a Critical Consumer Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	Should we buy everything we want? Is money important?	Students will understand that: The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.	Students will be able to: Determine factors that influence consumer decisions related to money. Apply comparison shopping skills to purchasing decisions.	9.2.4.E.1 9.2.4.E.4	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competence Personal Financial Literacy	Essential Questions	Enduring Understandings	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Unit 12: Risk Management and Insurance Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	How is insurance important? Why is it important to manage money?	Students will understand that: There are common financial risks and ways to manage risks. Insurance is designed to protect the consumer against unintended losses.	Students will be able to: Summarize common types of financial risks and basic risk management strategies. Explain the importance of protection against financial loss and reasons for risk assessment. Describe how valuable items might be damaged or lost and ways to protect them.	9.2.4.G.1 9.2.4.G.2 9.2.4.G.3	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: K-4

Core Competencies Career Awareness, Exploration, and Preparation	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Unit 13: Career Awareness Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	What opportunities will I have in the future?	Students will understand that: Career awareness includes an understanding of the world of work and the knowledge and skills needed for traditional and nontraditional jobs and careers.	Students will be able to: Identify reasons why people work and discuss how work can help a person achieve personal goals. Identify various life roles and civic and work-related activities in the school, home, and community. Identify careers that might be suited to personal likes. Identify qualifications needed to pursue traditional and nontraditional careers and occupations. Locate career information using a variety of resources.	9.3.4.A.1 9.3.4.A.2 9.3.4.A.3 9.3.4.A.4 9.3.4.A.5	Small Group Whole Class Direct Instruction Projects Student Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills

Grade Level: K-4

Course Title: 21st Century Life and Career Skills
 Grade Level: 5-8

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies How will learning be structured?	Assessments What evidence will be collected that demonstrates that students have achieved the objectives?	21 st Century Themes & Skills What 21 st Century skills will be covered?
Unit 1: Critical Thinking and Problem Solving Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	How do we solve problems?	Students will understand that: The use of technology is appropriate to solve problems. Using critical thinking and problem-solving skills is an important part of life.	Students will be able to: Critically think and utilize problem-solving skills. Summarize problem solving strategies used by various organizations. Design and implement a project management plan using one or more problem-solving strategies.	9.1.8.A.1 9.1.8.A.3 9.1.8.A.4	Small Group Whole Class Direct Instruction Projects Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: 5-8

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21 st Century Themes & Skills
Unit 2: Creative Thinking and Problem Solving Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	How do we creatively solve complex problems?	Students will understand that: Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, encourages creativity and innovative thinking.	Students will be able to: Use multiple points of view to create alternative solutions. Assess data gathered to solve a problem for which there are varying perspectives, and determine how the data can best be used to design multiple solutions.	9.1.8.B.1 9.1.8.B.2	Small Group Whole Class Direct Instruction Projects Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: 5-8

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21 st Century Themes & Skills
Unit 3: Working Together Time Frame 2-3 Weeks Inter- disciplinary Connections All subject areas	How do we effectively collaborate to solve problems? What role does leadership play in solving problems as a group?	Students will understand that: Collaborating effectively is an essential skill both inside and outside of the classroom. Leadership abilities develop over time through participation in groups and/or teams that are engaged in challenging or competitive activities.	Students will be able to: Determine an individual's responsibility for personal actions and contributions to group activities. Demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects. Model leadership skills during classroom and extra-curricular activities.	9.1.8.C.1 9.1.8.C.2 9.1.8.C.3	Small Group Whole Class Direct Instruction Projects Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: 5-8

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21 st Century Themes & Skills
Unit 4: Understanding Culture Time Frame 2-3 Weeks Inter- disciplinary Connections All subject areas	What makes people different? How does someone's culture effect how they solve problems?	Students will understand that: Communication with people from different cultural backgrounds is improved by understanding different cultural perspectives.	Students will be able to: Employ appropriate conflict resolution strategies. Demonstrate the ability to understand inferences. Use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures. Justify the need for greater cross-cultural understanding due to globalization.	9.1.8.D.1 9.1.8.D.2 9.1.8.D.3 9.1.8.D.5	Small Group Whole Class Direct Instruction Projects Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
 Grade Level: 5-8

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21 st Century Themes & Skills
<p>Unit 5: Digital Media Time Frame 2-3 Weeks Inter- disciplinary Connections All subject areas</p>	<p>What is Digital Media? Who uses Digital Media? How has Digital Media changed the face of all aspects of life?</p>	<p>Students will understand that: Digital media are 21st-century tools are used for local and global communication. There are ethical and unethical uses of communication and media.</p>	<p>Students will be able to: Explain how technology has strengthened the role of digital media in the global society. Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages. Determine the undesired consequences of unethical uses of media. Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries.</p>	<p>9.1.8.E.1 9.1.8.E.2 9.1.8.E.3 9.1.8.E.4</p>	<p>Small Group Whole Class Direct Instruction Projects Research</p>	<p>Tests Quizzes Projects Presentations</p>	<p>Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy</p>

Course Title: 21st Century Life and Career Skills
Grade Level: 5-8

Core Competencies 21st-Century Life & Career Skills	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standard N.J.C.C.C.	Instructional Strategies	Assessments	21st Century Themes & Skills
<p>Unit 6: Accountability, Productivity, and Ethics</p> <p>Time Frame 2-3 Weeks</p> <p>Inter- disciplinary Connections</p> <p>All subject areas</p>	<p>What new jobs will be in demand when you get older?</p> <p>What makes family important?</p> <p>Why do we have school rules?</p>	<p>Students will understand that:</p> <p>The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.</p> <p>Ethical behaviors support human rights and dignity in all aspects of life.</p>	<p>Students will be able to:</p> <p>Demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom.</p> <p>Explain how rules, laws, and safety practices protect individual rights in the global workplace.</p> <p>Relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior.</p>	<p>9.1.8.F.1 9.1.8.F.2 9.1.8.F.3</p>	<p>Small Group Whole Class Direct Instruction Projects Research</p>	<p>Tests Quizzes Projects Presentations</p>	<p>Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy</p>

Course Title: 21st Century Life and Career Skills
 Grade Level: 5-8

Core Competencies Personal Financial Literacy	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Unit 7: Income and Careers Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	How are incomes and careers related? What careers will be demand in the future?	Students will understand that: Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle. Income affects spending decisions and lifestyle.	Students will be able to: Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income. Differentiate among ways that workers can improve earning power through gaining new knowledge and skills. Relate earning power to quality of life across cultures. Relate how the demand for certain skills determines an individual's earning power.	9.2.8.A.1 9.2.8.A.3 9.2.8.A.4 9.2.8.A.5	Small Group Whole Class Direct Instruction Projects Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

Course Title: 21st Century Life and Career Skills
Grade Level: 5-8

Core Competencies Personal Financial Literacy	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
<p>Unit 8: Money Management Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas</p>	<p>Why do we need money? Why is important to save money? How does money management effect how you live?</p>	<p>Students will understand that: Money management involves setting financial goals. Money management is reliant on developing and maintaining personal budgets. Money management requires understanding of cash flow systems and business practices.</p>	<p>Students will be able to: Construct a simple personal savings and spending plan based on various sources of income. Justify the concept of “paying yourself first” as a financial savings strategy. Analyze the effect of the economy on personal income, individual and family security, and consumer decisions. Develop a system for keeping and using financial records. Create debit and credit balance sheets and income and cash statements.</p>	<p>9.2.8.B.1 9.2.8.B.2 9.2.8.B.4 9.2.8.B.7 9.2.8.B.9</p>	<p>Small Group Whole Class Direct Instruction Projects Research</p>	<p>Tests Quizzes Projects Presentations</p>	<p>Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy</p>

Course Title: 21st Century Life and Career Skills
 Grade Level: 5-8

Core Competencies Personal Financial Literacy	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
<p>Unit 9: Credit and Debt Management</p> <p>Time Frame 2-3 Weeks</p> <p>Inter-disciplinary Connections</p> <p>All subject areas</p>	<p>What is credit?</p> <p>How can credit affect your lifestyle?</p> <p>How can your credit score affect your lifestyle?</p>	<p>Students will understand that:</p> <p>Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.</p> <p>Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.</p>	<p>Students will be able to:</p> <p>Compare and contrast debt and credit management strategies.</p> <p>Demonstrate an understanding of the terminology associated with different types of credit.</p> <p>Determine ways to leverage debt beneficially.</p> <p>Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.</p>	<p>9.2.8.C.2</p> <p>9.2.8.C.3</p> <p>9.2.8.C.5</p> <p>9.2.8.C.8</p>	<p>Small Group</p> <p>Whole Class</p> <p>Direct Instruction</p> <p>Projects</p> <p>Research</p>	<p>Tests</p> <p>Quizzes</p> <p>Projects</p> <p>Presentations</p>	<p>Learning and Innovation Skills</p> <p>Critical Thinking</p> <p>Problem Solving</p> <p>Creativity</p> <p>Collaboration</p> <p>Technology Skills</p> <p>Media Literacy</p>

<p>Core Competencies Personal Financial Literacy</p>	<p>Essential Questions</p>	<p>Enduring Understanding</p>	<p>Knowledge & Skills</p>	<p>Common Core Standards & N.J.C.C.C.S</p>	<p>Instructional Strategies</p>	<p>Assessments</p>	<p>21st Century Themes & Skills</p>
<p>Unit 10: Planning, Saving, and Investing</p>	<p>Do we need investments? Is saving better than investing?</p>	<p>Students will understand that: Information about investment options assists with financial planning.</p>	<p>Students will be able to: Determine how saving contributes to financial well-being. Differentiate among various investment options. Distinguish between income and investment growth.</p>	<p>9.2.8.D.1 9.2.8.D.3 9.2.8.D.4 9.2.8.D.7</p>	<p>Small Group Whole Class Direct Instruction Projects Research</p>	<p>Tests Quizzes Projects Presentations</p>	<p>Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy</p>
<p>Inter-disciplinary Connections All subject areas</p>		<p>Appropriate use of basic economic principles leads to wiser decisions for individual, family, and business financial planning.</p>	<p>Explain the economic principle of supply and demand. Calculate short- and long-term returns on various investments.</p>				

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Core Competencies	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Unit 11: Becoming a Critical Consumer Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	Should we buy everything we want? Is money important? Does other people's fraudulent activity affect your financial gains?	Students will understand that: The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions. Consumer protection and rights are important to understand when making investments.	Students will be able to: Prioritize personal wants and needs when making purchases. Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards. Compare the value of goods or services from different sellers when purchasing large quantities and small quantities. Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.	9.2.8.E.1 9.2.8.E.2 9.2.8.E.4 9.2.8.E.6	Small Group Whole Class Direct Instruction Projects Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy

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Core Competencies Personal Financial Literacy	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
<p>Unit 12: Risk Management and Insurance Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas</p>	<p>How is insurance important? Why is it important to manage money?</p>	<p>Students will understand that: There are common financial risks and ways to manage risks. Insurance is designed to protect the consumer against unintended losses.</p>	<p>Students will be able to: Compare the impact of losses associated with different types of financial risk. Explain the purpose and importance of health, disability, life, and consumer insurance protection. Analyze the need for and value of different types of insurance and the impact of deductibles.</p>	<p>9.2.8.G.1 9.2.8.G.3 9.2.8.G.5</p>	<p>Small Group Whole Class Direct Instruction Projects Research</p>	<p>Tests Quizzes Projects Presentations</p>	<p>Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy</p>

Course Title: 21st Century Life and Career Skills
 Grade Level: 5-8

Core Competencies	Essential Questions	Enduring Understanding	Knowledge & Skills	Common Core Standards & N.J.C.C.C.S	Instructional Strategies	Assessments	21st Century Themes & Skills
Career Exploration Time Frame 2-3 Weeks Inter-disciplinary Connections All subject areas	Does career affect lifestyle? Does money matter when selecting a career?	Students will understand that: Career exploration includes investigation of the contemporary workplace and an understanding of the relationships among personal abilities, education, and knowledge and skills needed to pursue 21st-century occupations and careers.	Students will be able to: Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors. Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection. Identify high school and county career and technical school courses and programs that support career or occupational areas of interest.	9.3.8.B.1 9.3.8.B.3 9.3.8.B.4	Small Group Whole Class Direct Instruction Projects Research	Tests Quizzes Projects Presentations	Learning and Innovation Skills Critical Thinking Problem Solving Creativity Collaboration Technology Skills Media Literacy