

Tri-District 21st Century Life and Career Education Curriculum

Grades K-6



2012

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Philosophy

21st century life and career skills enables students to make informed decisions that prepare them to engage as active citizens in a dynamic global society and to successfully meet the challenges and opportunities of the 21st-century global workplace. The systematic integration of 21st century life and career skills across the K-12 curriculum fosters a population that applies critical thinking and problem solving skills to make reasoned decisions at home, in the work place, and in the global community. It fosters the use of effective communication and collaboration skills to interact with cultural sensitivity in diverse communities. It develops financially literate and responsible individuals. It develops creative and entrepreneurial thinking by recognizing and acting on promising opportunities while accepting responsibility for possible risks. It promotes career awareness that enables students to plan, execute, and alter career goals in response to changing societal and economic conditions. It produces community, business, and political leaders who demonstrate core ethical values, including the values of democracy and free enterprise.

Introduction

In the 21st century, life and work are conducted in a dynamic context. Our global society is facing complex political, economic, technological, and environmental challenges. We have moved to a service economy that is driven by information, knowledge, and innovation. Diverse communities and workplaces rely on cross-cultural collaborative relationships and virtual social networks. The worldwide marketplace has become intensely competitive and is constantly changing. Providing students with the life and career skills needed to function optimally within this dynamic context is the critical focus and organizing principle of the curriculum. The intent is to prepare students to thrive in the 21st century environment so they could advance economically while fulfilling their responsibilities as citizens that are productive and contribute to a global society in an ethical way. This will be achieved by introducing students to 21st century life skills that are critical for personal, academic, and social development. They are also introduced to career awareness information and to basic personal financial literacy skills.

BY THE END OF GRADE SIX

STATE STANDARDS

- 9.1** 21st Century Life Skills: All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures
- 9.2** Personal Financial Literacy: All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment and charitable giving in the global economy
- 9.3** Career Awareness, Exploration and Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration and preparation in order to navigate the globally competitive work environment of the information age

BIG IDEAS/COMMON THREADS

Problems come with solutions. There could be many ways to solve a particular problem. Before choosing the best solution, all solutions should be considered.

ENDURING UNDERSTANDING

Problem solving involves communicating, determining the advantages and disadvantages of proposed solutions, determining the best solution, and working together on the solution.

ESSENTIAL QUESTIONS

- How can you recognize that a problem exists?
- What is brainstorming?
- How can brainstorming be used to solve problems?
- How do you identify resources that can be used to solve problems?
- How can technology be used to solve problems?
- How can information accessed from the web be used to inform solutions to problems?
- How can you apply critical thinking and problem solving skills in classroom and family settings?

LESSON OBJECTIVE

Students will have the ability to recognize a problem and apply critical thinking and problem solving skills to solve the problem.

MODULE SKILLS

Students will be able to:

- Recognize a problem and brainstorm ways to solve the problem individually or collaboratively
- Evaluate available resources that can assist in solving problems
- Determine when the use of technology is appropriate to solve problems
- Use data accessed on the Web to inform solutions to problems and the decision making process
- Apply critical thinking and problem solving skills in the classroom and family setting

BIG IDEAS/COMMON THREADS

People freely express their ideas when they feel that their thinking is valued and heard. By creating a non-judgmental environment allows for a free expression of ideas.

ENDURING UNDERSTANDING

New solutions emerge from the process of people sharing their best thinking and evaluating their ideas critically and supportively.

ESSENTIAL QUESTIONS

How can brain storming sessions be used to gain information, ideas, and strategies that foster creative thinking?

LESSON OBJECTIVE

Students will understand how brainstorming activities enhance creative and innovative thinking in individual and group goal setting and problem solving.

MODULE SKILLS

Students will be able to:

- Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative thinking
- Use multiple points of view to create alternative solutions

BIG IDEAS/COMMON THREADS

The whole is bigger than the sum of its parts. The synergy created by a group can create more possible and better solutions than a group of individuals working separately.

ENDURING UNDERSTANDINGS

There is no I in Team. Teams achieve when they pull together towards a common goal.

ESSENTIAL QUESTIONS

- What is collaboration?
- How does collaboration assist in completing tasks in different settings?

LESSON OBJECTIVE

Students will understand how collaboration and teamwork enable individuals to achieve common goals with greater efficiency

MODULE SKILLS

Students will be able to:

- Practice Collaborative skills in groups
- Explain how these skills assist in completing tasks in different settings

BIG IDEAS/COMMON THREADS

Communication is a process that involves speaking and listening. The likelihood that someone listens accurately to you is increased by listening accurately to them.

ENDURING UNDERSTANDING

The ability to effectively communicate with others is the basis for all collaboration, problem solving, and decision making.

ESSENTIAL QUESTIONS

- What are the characteristics of effective oral and written communication?
- How do you appropriately express your needs, wants and feelings?

LESSON OBJECTIVE

Students will understand how effective communication skills convey intended meaning to others and assist in preventing misunderstandings.

MODULE SKILLS

Students will be able to:

- Use effective oral and written communication skills in face to face and online interactions and when presenting to an audience
- Express needs, wants, and feelings appropriately in various situations

BIG IDEAS/COMMON THREADS

Belief systems are reflected in people ideas. Belief systems reflect the cultural values of an individual. A person that is part of the American culture may have other cultural values as well.

ENDURING UNDERSTANDINGS

It is important to understand a person's value system to understand the merit of their ideas.

ESSENTIAL QUESTIONS

- What are the values of your culture?
- What are the values of other cultures of the people you are communicating with?

LEARNING OBJECTIVE

Students will understand how communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives.

MODULE SKILLS

Students will be able to:

- Demonstrate an awareness of one's own culture and other cultures during interactions within and outside the classroom

BIG IDEAS/COMON THREADS

Technology provides the ability to communicate with diverse groups easily and quickly.

ENDURING UNDERSTANDING

There are special considerations to take in using technology as a communication tool like the size of the audience viewing the communication and the diverse opinions that exist amongst large audiences

ESSENTIAL QUESTIONS

- How are digital tools used in daily life in a variety of settings?
- How are digital tools used to effectively communicate?
- How is digital media used by individuals, groups, and organization for a variety of purposes?

LESSON OBJECTIVE

Students will understand that digital media are 21st century tools used for local and global communication.

MODULE SKILLS

Students will be able to:

- earnings
- Identify potential sources of income and their limitations
- Explain how income affects spending and take home pay

BIG IDEAS/COMMON THREADS

Individuals are dependent on their environment. In order for the individual to prosper, the environment that supports the individual must prosper too.

ENDURING UNDERSTANDINGS

Income deductions are used to provide services for members of society. Those services are also for individuals who are no longer earning an income.

ESSENTIAL QUESTIONS

- What are the purposes of taxes?
- What is a tax deduction?
- Why are fees for various benefits taken out pay?

LESSON OBJECTIVE

Students will understand that taxes and the cost of employee benefits affect the amount of disposable income.

MODULE SKILLS

Students will be able to:

- Explain the meaning of taxes
- Explain the purpose of taxes
- Explain what tax deductions are
- Explain why fees for various benefits are taken out

BIG IDEAS/COMMON THREADS

Sustainable systems are balanced. Resources used equals resources gained.

ENDURING UNDERSTANDINGS

Spending is dependent on income. You should only spend what you have.

ESSENTIAL QUESTIONS

- What is the difference between wants and needs?
- What is a budget?

- Why are budgets important?
- What are common household expenses?
- What is the difference between cash, check, credit card, and debit card?

LESSON OBJECTIVES

- Students will understand that money management involves setting financial goals
- Students will understand that money management is reliant on developing and maintaining personal budgets
- Students will understand that money management requires understanding of cash flow systems and business practices

MODULE SKILLS

Students will be able to:

- Differentiate between financial wants and needs
- Identify age appropriate financial goals
- Explain what a budget is and why it is important
- Identify common household expense categories and sources of income
- Identify ways to save and earn money
- Distinguish among cash, check, credit card, and debit card
- Explain the purposes of financial institutions in the community

BIG IDEAS/COMMON THREADS

Borrowing money incurs debt. Unpaid debt results in even greater debt.

ENDURING UNDERSTANDING

Debt should be minimized before incurring more debt.

ESSENTIAL QUESTIONS

- Why do people borrow money?
- What is the relationship between credit and debt?
- What are common sources of credit?
- What are common types of credit?
- What is the difference between credit cards and debit cards?
- What are the advantages and disadvantages of each?
- What is the relationship between income, expenses and interest?
- How does personal responsibility factor into borrowing and lending?
- What are ways to avoid credit problems?

LESSON OBJECTIVES

- Students will understand that credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit
- Students will understand that credit worthiness is dependent on making informed decisions and managing debt responsibility

MODULE SKILLS

Students will be able to:

- Explain why people borrow money and the relationship between credit and debt
- Identify common sources of credit and types of credit
- Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each
- Determine the relationships among income, expenses, and interest
- Determine personal responsibility related to borrowing and lending
- Summarize ways to avoid credit problems

BIG IDEAS/COMMON THREADS

Security is related to the availability of resources at your disposal.

ENDURING UNDERSTANDINGS

Financial planning helps increase financial resources. Good planning requires access to information.

ESSENTIAL QUESTIONS

- What are various ways to save?
- What does Opportunity Cost mean?
- What is the difference between savings and investing?

LESSON OBJECTIVES

- Students will understand how information about investment options assists with financial planning
- Students will understand how appropriate application of economic principles leads to wiser decisions for individual, family, and business financial planning

MODULE SKILLS

Students will be able to:

- Determine various ways to save
- Explain the concept of Opportunity Cost
- Explain what it means to invest
- Distinguish between saving and investing

BIG IDEAS/COMMON THREADS

How we prioritize what is important depends upon the individual. There are many goods and services that rank as high importance. The ones we choose should be based on information.

ENDURING UNDERSTANDING

Information needs to be evaluated carefully to ensure that we arrive at the most cost effective decision.

ESSENTIAL QUESTIONS

- What factors influence consumer decisions related to money?
- In what ways do interest rates add to the costs of goods and services?
- What information can be gleaned from financial reports?
- How does comparison shopping influence purchasing decisions?
- What does it mean to be a responsible consumer?
- What personal information should not be disclosed to others?
- What are the possible consequences of doing so?
- What are the differences between product facts and advertising claims

LESSON OBJECTIVES

- Students will understand how prioritizing wants and needs assist in making informed investments, purchases, and decisions.
- Students will understand how cost benefit analysis informs responsible spending practices

MODULE SKILLS

Students will be able to:

- Determine factors that influence consumer decisions related to money
- Identify ways interest rates add to the costs of goods and services
- Evaluate financial information from a variety of resources

- Apply comparison shopping skills to purchasing decisions
- Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions
- Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so
- Compare and contrast product facts versus advertising claims

BIG IDEAS/COMMON THREADS

With personal success comes the responsibility of helping others.

ENDURING UNDERSTANDINGS

Success is achieved by working within the laws that govern business activity.
Society is dependent on the generosity of people who gained financial success.

ESSENTIAL QUESTIONS

- What are examples of an individual's financial obligation?
- What are examples of community financial obligations?
- What is the relationship between a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities?
- What are the skills related to organizing, managing, and taking on the risks of owning a business?

LESSON OBJECTIVES

- Students will understand that 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
- Students will understand that philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities

MODULE SKILLS

Students will be able to:

- Demonstrate an understanding of individual financial obligations and community financial obligations
- Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities

- Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living
- Identify skills related to organizing, managing, and taking on the risks of owning a business

BIG IDEAS/COMMON THREADS

Life is unpredictable and can result in loss. Plans need to be in place to address this eventuality.

ENDURING UNDERSTANDINGS

The manner in which to deal with loss is by having the proper insurance.

ESSENTIAL QUESTIONS

- What are common types of financial risks?
- What are basic risk management strategies?
- How can valuable items be lost or damaged?
- What are ways to protect them?

LESSON OBJECTIVES

- Students will understand common financial risks and ways to manage them
- Students will understand how insurance is designed to protect the consumer against unintended losses

MODULE SKILLS

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 management
- Describe how valuable items might be damaged or lost and ways to protect them

BIG IDEAS/COMMON THREADS

Work is needed to produce outcomes like financial security and being able to contribute to society.

ENDURING UNDERSTANDINGS

Society is complex and there are many different career opportunities to choose from on how you can contribute to society.

ESSENTIAL QUESTIONS

- What are reasons that people work?
- What are various life roles and civic and work related activities in the school, home, and community?
- How can personal likes and dislikes help identify suitable careers?
- What qualifications are needed for careers?
- What resources are available on career information?
- How do the skills and knowledge gained on the elementary level lay the foundation for future academic and career success?

LESSON OBJECTIVES

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.

MODULE SKILLS

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
- Appraise personal likes and dislikes and identify careers that might be suited to personal likes
- Identify qualifications needed to pursue traditional and nontraditional careers and options
- Locate career information using a variety of resources
- Explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success