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DISTRICT MISSION STATEMENT

The Garwood Board of Education believes that all children can learn and that the Garwood Public Schools must prepare pupils to be lifelong learners, good citizens, and involved community members. Through the use of the New Jersey Core Curriculum Content Standards and our commitment to excellence, the Garwood Public Schools, in partnership with the community, will support a positive and productive learning environment that will empower each child to develop his/her potential while building and fostering enthusiasm, curiosity, responsibility, creativity, critical thinking, and problem-solving skills.

AFFIRMATIVE ACTION

The Garwood Public Schools provides equal educational opportunities for all students, including equal access to all school facilities, programs, equipment, staff, services, financial resources, courses or activities, and other benefits regardless of race, color, creed, religion, sex, ancestry, national origin, social, economic or academic status or physical handicap.

The district's affirmative action officer is Dr. Teresa Quigley, Superintendent of Schools who can be reached at (908) 789-0331.

GARWOOD PUBLIC SCHOOLS

Five-Year Plan for Curriculum

Review, Rewrite and/or Textbook Update

2022/23	Math K-8	
2023/24	Social Studies K-8	World Languages/World Cultures K-8
2024/25	Science K-8	
2025/26	Comprehensive Health & Physical Education K-8	21 st Century Life & Careers K-8
2026/27	Visual & Performing Arts K-8	ELA K-8

NOTE: Curriculum articulation will take place annually. Adjustments in instructional approaches may be made on a yearly basis at the approval of the CSA.



Adaptions and Modifications

English Language Learners-

- Provide extra time
- Pre-teach vocabulary using visuals and gestures
- Chunk texts
- Summarize as you go
- Utilize graphic organizers
- Highlight key words and phrases
- Prompting and cuing
- Build vocabulary knowledge
- Work towards longer passages as skills in English increase
- Provide peer tutoring
- Model read alouds
- Use a strong student as a “buddy”
- Provide word banks

Gifted and Talented

- Higher level questioning
- Student design questions
- Backward design
- Choiceboards to extend learning
- Exposure to sophisticated vocabulary
- Create an enhanced set of introductory activities
- Provide option, alternatives, and choices to differentiate and broaden the curriculum
- Teach cognitive and methodological skills
- Center work
- Organize integrated problem-solving simulations
- Problem-based learning lessons
- Propose interest-based extension activities

Basic Skills

- Pre-teach vocabulary using visuals and gestures
- Chunk texts as necessary
- Summarize as you go
- Preview lessons
- Graphic organizers
- Highlight key terms and concepts
- Provide student with materials and supplies to support lessons and home connections
- Help student to make real-life connections to the lesson by relating the skills and understandings to the student’s background
- Pre-teach vocabulary and assist students with previewing the lesson in order to build background knowledge
- Provide study guides and study skills tips

Special Education/504

- Provide differentiated instruction as needed
- Follow all IEP/504 plan modifications
- Provide manipulatives and/or the opportunity to draw solution strategies
- Read directions, tests/quizzes, and classwork aloud in a small group, rewording as necessary
- Provide visual aids in the classroom to support the concepts being taught, such as maps, charts, tables, globes, pictures, and diagrams
- Provide frequent movement opportunities and/or breaks for students as needed



- Check for student understanding often with formal, informal, verbal, and nonverbal measures
- Use anchor charts in the classroom to support concepts being taught and to use to review these ideas in future lessons

Theory of Multiple Intelligences

Frames of Mind: The Theory of Multiple Intelligences by Howard Gardner

Interpersonal - the ability to work cooperatively with others in a group as well as the ability to communicate, verbally and non-verbally, with other people.

Intrapersonal - knowledge and understanding of the internal aspects of the self, such as emotions and their responses, self-reflection, and intuition.

Logical - the capacity to recognize patterns, work with abstract symbols (such as numbers and geometric shapes), and discern relationships and/or see connections between separate and distinct pieces of information.

Musical - the recognition and use of physical and tonal patterns, and sensitivity to sounds from the environment.

Naturalistic - the ability to know, understand, and respond to one's environment.

Psychomotor/Kinesthetic - the ability to use one's body to express ideas and feelings.

Spiritualistic - the ability to recognize, use and respond to sensory impressions.

Verbal/Linguistic - the ability to effectively use and understand language. The extraordinary ability in this intelligence is demonstrated by the use of metaphors, similes, abstract reasoning, symbolic thinking and conceptual patterning.

Visual/Spatial - the ability to form mental images and pictures based on the sense of sight. Those showing extraordinary ability in this intelligence include architects, graphic designers, cartographers, painters and sculptors

Philosophy

A comprehensive life skills curriculum is an integral and important part of Garwood School District's overall educational program. With the growing emphasis upon preparing students for success in the complex world of the 21st century, it is imperative that all educational institutions plan and implement integrated programs that will provide all students an opportunity to grow and succeed. Children mature at individual rates from family and community dependence to independent contributing members of society. The



goal of the 21st century curriculum is to create a guided, planned and sequential learning process from which students can begin to develop the skills necessary to become competent adults. The Garwood School District offers its students research-based and relevant opportunities to develop these skills.

All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. Additionally, 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.

Though our program is available to all students, we recognize the need for some students to have other growth opportunities. While some may find it easy to adjust to change, others struggle with self-identity, family issues, social/emotional and academic difficulties. The program provides support to students in need as well as in crisis and offers services to meet those needs. Parents, too, can receive support in similar ways through individual phone calls, conferences, social media, and information on available community resources. Additionally, school counselors participate in ongoing professional development activities designed to increase and enhance both their skills and credibility in the performance of their duties within the school community.

The Garwood School District is committed to addressing the needs of all students by helping them to acquire the competencies and skills necessary to compete in the 21st century world. Providing a proactive, comprehensive program will assist all students in their efforts to become a responsible, responsive, and productive member of a global society. In a society where life and work are conducted amongst a vibrant environment including complex economic, technological and environmental challenges, the 21st Century Life and Careers Curriculum gives the students of Garwood a range of positive skills with far-reaching benefits. The lessons provided will give our students the essential knowledge and skills they need to take responsibility for their life and achieve success. Furthermore, the curriculum is designed to help students in every area of personal academic life while increasing self - esteem and self-responsibility, strengthen relationships between children and caregivers, and develop positive social, critical thinking and decision-making skills. Most importantly the curriculum will help to inspire children to develop a lifetime enthusiasm for learning and empower them to take charge of themselves and their future.

Garwood Public Schools also recognizes that we possess an important role in providing leadership in character development for the youth of our community. We believe that character education is vital to helping our students become good citizens. Furthermore, strong personal character and moral behavior are essential to creating a school climate that is safe and caring. According to the New Jersey Character Education Commission,



“Character Education is not a subject to be taught in isolation. Character Education is a process that creates a caring and safe school environment by infusing it throughout the curriculum, establishing a caring classroom and community by modeling democratic principles, using cooperative learning strategies, adopting anti-bullying and conflict resolution policies and providing time to reflect on values and good behaviors...Our public schools are now being held accountable for creating and maintaining safe school environments and striving to eliminate destructive and divisive acts of bullying, harassment or bias. (N.J.A.C. 6A:16- 5, the School Safety subchapter).” See *Appendix A for the New Jersey Character Education Commission’s 11 Principles of Effective Character Education*. At Garwood Public Schools, we have adopted the *Bully Busting Curriculum* as the core of our own character education program. It teaches students the essence of good character and guides their thoughts and actions and the “Six Pillars of Character” (trustworthiness, respect, responsibility, fairness, caring, and citizenship).

Life and Career Education in the 21st Century

In the 21st century, life and work are conducted in a dynamic context that includes:

- A global society facing complex political, economic, technological, and environmental challenges
- A service economy driven by information, knowledge, and innovation
- Diverse communities and workplaces that rely on cross-cultural collaborative relationships and virtual social networks
- An intensely competitive and constantly changing worldwide marketplace

Providing New Jersey students with the life and career skills needed to function optimally within this dynamic context is a critical focus and organizing principle of K-12 public education. New Jersey has both an obligation to prepare its young people to thrive in this environment, and a vested economic interest in grooming an engaged citizenry made up of productive members of a global workforce that rewards innovation, creativity, and adaptation to change.

Mission: 21st-century life and career skills enable 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.

Vision: The systematic integration of 21st-century life and career skills across the K-12 curriculum and in career and technical education programs fosters a population that:

- Applies critical thinking and problem-solving skills to make reasoned decisions at home, in the workplace, and in the global community.
- Uses effective communication, communication technology, and collaboration skills to interact with cultural sensitivity in diverse communities and to work in cross-cultural teams in the multinational workplace.
- Is financially literate and financially responsible at home and in the broader community.



- Demonstrates creative and entrepreneurial thinking by recognizing and acting on promising opportunities while accepting responsibility for possible risks.
- Is knowledgeable about careers and can plan, execute, and alter career goals in response to changing societal and economic conditions.
- Produces community, business, and political leaders who demonstrate core ethical values, including the values of democracy and free enterprise, during interactions with the global community.

Through instruction in life and career skills, all students acquire the knowledge and skills needed to prepare for life as citizens and workers in the 21st century.

- In Preschool, children’s social and emotional development provides the foundation for later learning about careers and life skills
(<http://www.nj.gov/education/ece/code/expectations/>).
- In grades K-5, students are introduced 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.
- In grades 6-8, students continue to develop 21st-century life skills and personal financial literacy, while also exploring careers that support their academic and personal interests and aptitudes. As they prepare for the transition to high school, students are provided with opportunities to apply knowledge and skills learned in the classroom to real or simulated career challenges.

21st Century Life and Career Standards

Standards 9.1, 9.2, 9.3 and 9.4 describe life and career skills that are integrated throughout the K-8 curriculum.

In today's global economy, students need to be lifelong learners who have the knowledge and skills to adapt to an evolving workplace and world. To address these demands, Standard 9, 21st Century Life and Careers, which includes the 12 Career Ready Practices, establishes clear guidelines for what students need to know and be able to do in order to be successful in their future careers and to achieve financial independence.

Mission: 21st century life and career skills enable 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.

Vision: To integrate 21st Century life and career skills across the K-12 curriculum and in Career and Technical Education (CTE) programs to foster 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.
- Is financially literate and financially responsible at home and in the broader community.



- Is knowledgeable about careers and can plan, execute, and alter career goals in response to changing societal and economic conditions.
- Seeks to attain skill and content mastery to achieve success in a chosen career path.

The Standards: Standard 9 is composed of the Career Ready Practices and Standard 9.1, 9.2, 9.3 and 9.4 which are outlined below:

- **The 12 Career Ready Practices**

These practices outline the skills that all individuals need to have to truly be adaptable, reflective, and proactive in life and careers. These are researched practices that are essential to career readiness.

Career Ready Practices describe the career-ready skills that all educators in all content areas should seek to develop in their students. They are practices that have been linked to increase college, career, and life success. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

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.

- **Standard 9.1 Personal Financial Literacy:** This standard outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.
- **Standard 9.2 Career Awareness, Exploration, Preparation and Training:** This standard outlines the importance of being knowledgeable about one's interests and talents, and being well informed about postsecondary and career options, career planning, and career requirements.
- **Standard 9.3: Career and Technical Education:** This standard outlines what students should know and be able to do upon completion of a CTE Program of Study.



- **Standard 9.4 Life Literacies and Key Skills:** This standard outline key literacies and technical skills such as critical thinking, global and cultural awareness, and technology literacy that are critical for students to develop to live and work in an interconnected global economy

For students to be college and career ready they must have opportunities to understand career concepts and financial literacy. This includes helping students make informed decisions about their future personal, educational, work, and financial goals. By integrating Standard 9 into instruction, New Jersey students will acquire the necessary academic and life skills to not only achieve individual success but also to contribute to the success of our society.

Teachers also integrate the Character Education curriculum within the scope of 21st Century Skills with a variety of other subjects every day. The students have practice reading and writing each day, and teachers always try to incorporate the Character Education curriculum in this practice. We also cross the curriculum with the topics we learn in Social Studies. Hands on projects, oral dramatizations/role-plays, and performance-based learning activities help deepen their understanding of the content.

Six Pillars of Character

Each of the Six Pillars of Character will be the focus of attention according to the following schedule:

October--Trustworthiness

November--Respect

December--Responsibility

January--Fairness

February--Caring

March – Citizenship

T.E.A.M Motto for Staff and Students

- Together Everyone Achieves More!

Pillar of the Month/Quote of the Day

At the beginning of each month, a Student Council member will provide a description of the Pillar of the Month during morning announcements. Daily or weekly quotations that go with the character theme for that time period will also be included in the morning announcements. In the classrooms, teachers will be encouraged to incorporate the “Quote of the Day/Week” into writing assignments. Students and classes will be encouraged to provide quotes to be broadcast.

Advertising the Six Pillars of Character and Positive Character Traits

- Posters will be displayed in the hallways throughout the school.



- Classroom teachers may choose how they would like to utilize the various posters in their individual classrooms.

Trustworthiness

Be honest • Don't deceive, cheat or steal • Be reliable – do what you say you'll do • Have the courage to do the right thing • Build a good reputation • Be loyal – stand by your family, friends and country

Respect

Treat others with respect; follow the Golden Rule • Be tolerant of differences • Use good manners, not bad language • Be considerate of the feelings of others • Don't threaten, hit or hurt anyone • Deal peacefully with anger, insults and disagreements

Responsibility

Do what you are supposed to do • Persevere: keep on trying! • Always do your best • Use self-control • Be self-disciplined • Think before you act – consider the consequences • Be accountable for your choices

Fairness

Play by the rules • Take turns and share • Be open-minded; listen to others • Don't take advantage of others • Don't blame others carelessly

Caring

Be kind • Be compassionate and show you care • Express gratitude • Forgive others • Help people in need

Citizenship

Do your share to make your school and community better • Cooperate • Stay informed; vote • Be a good neighbor • Obey laws and rules • Respect authority • Protect the environment

School-Wide Activities

Students in grades K-8 will cover the NJ State Bar Association's Bullying Prevention Curriculum. Students also participate in a Student of the Month award for the one elementary and one middle school student who displays the Six Pillars during daily activities throughout the school, Stompout Bullying/NJ Jets Upstander of the week is another program at Lincoln School. Students in grades -5 participate in morning meetings while students in grades 6-8 participate in Middle School Advisories as schedules permit.



Assemblies

Examples: Character Ed. assemblies, PTA sponsored assemblies, Motivational Media Productions and accompanying resources, local speakers, etc. (vary from year to year)

Themed Weeks/Days (including but not limited to the following)

Red Ribbon Week, focusing on healthy choices versus destructive choices;

Violence Prevention Week, focusing on Anti-Bullying messages, Week of Respect, No Name Calling Week, Peace One Day, Varied School Spirit Weeks

Social and Emotional Learning

Social and emotional learning (SEL) refers to the process by which children and adults acquire and effectively apply the knowledge, attitudes and skills necessary to do the following: understand and manage emotions; set and achieve positive goals; feel and show empathy for others; and make responsible decisions. Students in SEL programs are more likely to attend school and receive better grades, and are less likely to have conduct problems. Successful infusion of SEL can result in positive behaviors, increased academic success, and caring communities.

The Collaborative for Academic, Social, and Emotional Learning (CASEL) has identified five groups of inter-related core social and emotional competencies that SEL programs should address (Collaborative for Academic, Social, and Emotional Learning; 2006):

- Self-awareness: accurately assessing one's feelings, interests, values, and strengths; maintaining a well-grounded sense of self-confidence;
- Self-management: regulating one's emotions to handle stress, controlling impulses, and persevering in addressing challenges; expressing emotions appropriately; and setting and monitoring progress toward personal and academic goals;
- Social awareness: being able to take the perspective of and empathize with others; recognizing and appreciating individual and group similarities and differences; and recognizing and making best use of family, school, and community resources;
- Relationship skills: establishing and maintaining healthy and rewarding relationships based on cooperation; resisting inappropriate social pressure; preventing, managing, and resolving interpersonal conflict; and seeking help when needed; and
- Responsible decision making: making decisions based on consideration of ethical standards, safety concerns, appropriate social norms, respect for others, and likely consequences of various actions; applying decision-making skills to academic and social situations; and contributing to the well-being of one's school and community

The New Jersey Department of Education has been promoting social and emotional learning to enhance the building of positive school climates and the healthy development of young people.



Kindergarten Overview

Kindergarten students in Garwood Public Schools are introduced to 21st-century life skills that are critical for personal, academic, and social development. Not only will they be able to identify these skills/traits in others, they will be able to apply them to everyday situations. They are also introduced to career awareness information and to basic personal financial literacy skills.

Instruction will be embedded throughout the curriculum and focus on, but not limited to, the following topics:

Personal and Mental Health

- Accepting and respecting
- Expressing feelings
- Problem solving

Family Life

- Families
- Roles, rules and responsibilities
- Explore nature
- Wants and Needs
- Conflict resolution
- Interactions

Drug Awareness

- Poison
- Tobacco, drugs and medicine
- Drug prevention

Character Education

- Six pillars of character: trustworthiness, fairness, responsibility, caring, respect and citizenship
- Identify character traits: self-control, obedience, kindness, patience, honesty, thankfulness
- Manners

Career Awareness

- Community helpers
- Age appropriate technology
- Rules and routines
- Occupations



Grade: Kindergarten	Embedded throughout the curriculum
Content Area	21st Century Skills
Standard	9.4 All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures.

Essential Questions:	What makes you unique? What makes others unique?
Content:	It is important to value their own uniqueness and the uniqueness of others
Skills and Topics:	Appropriate expression of needs, wants, and feelings in various settings Individual similarities and differences among themselves and others Suggested Learning Activities: Ask/discuss essential questions Pair/share using a Venn diagram to record similarities and differences Role-play “What If” situations dealing with expressing wants, needs, and feelings in various situations Introduce and complete the performance task
Assessments:	Present their own culture to the class by bringing in a bag of five items that represent their own cultural interests. Classmates will ask questions about each other’s cultures. Participation and classwork
Technology:	Internet Classroom computers Chromebooks SMART Boards Multimedia presentations
Careers:	Applicable career options are discussed as they arise throughout the program. Career options include, but are not limited to: education, entertainment, law, business owners, and medicine. 9.2.12.C.1-9
Cross Curricular Alignments	ELA- RL.K.1-4; RI.K.7, SL.K.1-6, Math- K.CC.4-6; K.MD.1-3 Social Studies- 6.1; 6.3

First Grade Overview

In First Grade, students will continue to build on the skills presented to them in Kindergarten. These skills are critical for personal, academic, and social development. Not only will they be able to identify these skills/traits in others, they will be able to apply them to everyday situations. They also continue to explore career awareness information and basic personal financial literacy skills.

Instruction will be embedded throughout the curriculum and focus on, but not limited to, the following topics:



Personal and Mental Health

- Accepting and respecting
- Expressing feelings
- Problem solving
- Self-awareness

Family Life

- Families
- Roles, rules and responsibilities
- Explore nature
- Wants and needs
- Conflict resolution
- Social interactions

Drug Awareness

- Poison
- Tobacco, drugs and medicine
- Drug prevention
- Social influences; qualities of a good friend, positive peers

Character Education

- Six pillars of character: trustworthiness, fairness, responsibility, caring, respect and citizenship
- Identify character traits: self-control, obedience, kindness, patience, honesty, thankfulness
- Manners

Career Awareness

- Community helpers
- Age appropriate technology
- Rules and routines
- Occupations
- Transition

Grade: First	
Content Area	9.4: 21st Century Skills, 9.1: Personal Financial Literacy
Standards	<p>9.4 All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures.</p> <p>9.1 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.</p>
	Standard 9.4
Essential Questions:	How do you solve a problem?
Content:	Problem solving strategies and resources to help people solve problems
	Standard 9.1
Essential Questions:	How do you determine a want and a need?
Content:	Wants and needs can be met through appropriate earning, saving, and investing



		strategies
Skills and Topics:	<p>Problem-solving strategies (i.e. individual and collaborative in various settings)</p> <p>Problem-solving resources (i.e. teacher, aide, classmate, nurse, counselor, parent, police officer)</p> <p>Creative thinking strategies (i.e. apology of action, local consequences, class meetings, circle of friends, morning meeting, academic collaborative/group activities, playground activities)</p> <p>Suggested Learning Activities: Ask/discuss essential question Brainstorm different problem-solving strategies Discuss problem-solving resources Demonstrate various problem solving and creative thinking strategies in individual and group settings Introduce and complete the performance task</p>	<p>Difference between financial wants and needs</p> <p>Age-appropriate financial goals (i.e. allowance, piggy bank, budget)</p> <p>Common household expenses</p> <p>Various sources of income</p> <p>The concept of “opportunity cost”</p> <p>The concepts of saving (i.e. short term) and investing (i.e. long term)</p> <p>Suggested Learning Activities: Ask/discuss essential question Brainstorm various sources of age-appropriate income (i.e. lemonade stand, dog walking, household chores)</p> <p>Discuss common household expenses</p> <p>Use a T-chart to compare/contrast the concepts of saving and investing</p> <p>Introduce and complete performance task</p>
Assessments:	<p>Given different role-playing scenarios, students will solve problems individually and collaboratively and present their findings to the class as individuals and as a group</p> <p>Participation and classwork</p>	<p>Identify a financial want or need, research the costs of obtaining the object, and create age-appropriate strategies to acquire the object</p> <p>Participation and classwork</p>
Technology:	<p>Internet</p> <p>Classroom computers</p> <p>Chromebooks</p> <p>SMART Boards</p> <p>Multimedia presentations</p>	
Careers:	<p>Applicable career options are discussed as they arise throughout the program. Career options include, but are not limited to: education, computer programming/IT, entertainment, civil service, law, business, and medicine.</p> <p>9.2.12.C.1-9</p>	
Cross Curricular Alignments	<p>ELA-RI.1.7; RF.1.4;SL1.1-2;I.1.1</p> <p>Math- 1.MD.C.4; 1.OA.A.1</p> <p>Social Studies- 6.1; 6.3</p>	

Second Grade Overview

As Second Graders, students will be able to further explore the skills that are critical for personal, academic, and social development. Not only will they be able to identify these skills/traits in others, they will be able to apply them to everyday situations. They continue to explore career awareness information and basic personal financial literacy skills.



Instruction will be embedded throughout the curriculum and focus on, but not limited to, the following topics:

Personal and Mental Health

- Accepting and respecting
- Expressing feelings
- Problem solving
- Self-awareness

Family Life

- Families
- Roles, rules and responsibilities
- Explore nature
- Wants and needs
- Conflict resolution
- Social interactions

Drug Awareness

- Poison
- Tobacco, drugs and medicine
- Drug prevention
- Social influences; qualities of a good friend, positive peers

Character Education

- Six pillars of character: trustworthiness, fairness, responsibility, caring, respect and citizenship
- Identify character traits: self-control, obedience, kindness, patience, honesty, thankfulness
- Manners

Career Awareness

- Community helpers
- Age appropriate technology
- Rules and routines
- Occupations
- Transition

Grade: Second	Embedded throughout all disciplines	
Content Area	9.4: 21st Century Skills, 9.1: Personal Financial Literacy	
Standard	9.4 All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. 9.1 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.	
	Standard 9.4	Standard 9.1



Essential Questions:	Why do we have rules? Why do we have different rules for different settings? Why do we hold people accountable?	Why should you be responsible with your money?
Content:	Rules and accountability have a great effect on productivity with self, family, group, and community	Proper management of money, credit, and debt is essential to personal financial stability and success
Skills and Topics:	The importance of rules in family, classroom, and community settings The meaning of productivity and accountability The importance of productivity and accountability in home, school, and community situations Group responsibility and accountability roles Suggested Learning Activities: Ask/discuss essential question Discuss the meaning of productivity and accountability Create a web that describes situations in which productivity and accountability is important in the classroom Create a checklist of tasks and timeline for completion of those tasks related to the performance task Introduce and complete the performance task	Differences among cash, check, credit card, debit card Advantages / disadvantages among cash, check, credit card, debit card Purpose of a bank Advantages/disadvantages of credit and debt Affects interest has on credit Personal responsibility related to borrowing/lending Suggested Learning Activities: Ask/discuss essential question Make a T-chart that outlines advantages/disadvantages of cash/credit Discuss the role of banks Discuss personal responsibility when it comes to credit
Assessments:	Write a letter to a teacher that suggests an improvement to existing school, household, or community rules Participation and classwork	Have students choose a particular purchase they'd like to make and explain why they'll pay for it via cash or credit Participation and classwork
Technology:	Internet Web Quests Classroom computers Chromebooks SMART Boards Multimedia presentations	
Careers:	Applicable career options are discussed as they arise throughout the program. Career options include, but are not limited to: politics, education, entertainment, civil service, law, computer programming/IT, business, and medicine. 9.2.12.C.1-9	
Cross Curricular Alignments	ELA-RL.2.1-3; RF.2.1-8; SL.2.1-3; I.2.4-6 Math-2.OA.1-2; 2.NBT.5 Social Studies- 6.1; 6.3	

Third Grade Overview

Students in Third Grade will review the various skills introduced to them in the previous grades. They will be able to identify these skills/traits in others, as well as, apply them to



everyday situations. They will be continuing to discuss and explore career awareness information and basic personal financial literacy skills. Instruction will be embedded throughout the curriculum and focus on, but not limited to, the following topics:

Personal and Mental Health

- Accepting and respecting
- Expressing feelings
- Problem solving
- Self-awareness

Family Life

- Families
- Roles, rules and responsibilities
- Explore nature
- Budgets/wants and needs
- Conflict resolution
- Social interactions

Drug Awareness

- Poison
- Tobacco, drugs and medicine
- Drug prevention
- Social influences; qualities of a good friend, positive peers

Character Education

- Six pillars of character: trustworthiness, fairness, responsibility, caring, respect and citizenship
- Identify character traits: self-control, obedience, kindness, patience, honesty, thankfulness
- Manners

Career Awareness

- Community helpers
- Age appropriate technology
- Rules and routines
- Occupations
- Transition

Grade: Third	
Content Area	9.4 21st Century Skills, 9.1: Personal Financial Literacy
Standard	9.4 All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. 9.21 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.



	Standard 9.4	Standard 9.1
Essential Questions:	How can digital media be used to help solve problems?	What effect does career choice have on consumer choice?
Content:	Technology can be a powerful communication and problem-solving device when used properly	Career choice and income levels have a direct effect on consumer decisions
Skills and Topics:	<p>Appropriate use of technology to solve problems</p> <p>Appropriate use of online data to solve problems</p> <p>Effective oral and written communication for face-to-face and online interactions</p> <p>Various uses for digital media</p> <p>Unethical uses for digital media</p> <p>Suggested Learning Activities: Ask/discuss essential question Brainstorm age-appropriate problems Discuss and demonstrate ways technology could be used to solve those problems</p> <p>Discuss how students use media in their daily life (home and school)</p> <p>Demonstrate situations in which media is used unethically</p> <p>Introduce and complete the performance task</p>	<p>The difference between a career and a job and the associated earnings with each</p> <p>That income affects spending and take-home pay</p> <p>The purpose of taxes (i.e. sales, property) and tax deductions (i.e. medical benefits, social security)</p> <p>Interest rates vary</p> <p>Comparison shopping strategies</p> <p>Proper consumer responsibility and the consequences</p> <p>Proper etiquette for disclosing of personal information</p> <p>The difference between fact/claims in advertising</p> <p>Suggested Learning Activities: Ask/discuss essential question Create a Venn diagram that displays various careers/jobs</p> <p>Discuss how income affects spending and take-home pay</p> <p>Show a pay stub with various deductions and explain the reasons for the deductions</p> <p>Using the Internet, comparison shop for the best savings interest rate</p> <p>Discuss proper consumer responsibility and use of personal information</p> <p>Compare/contracts facts vs. claims in advertising</p> <p>Introduce and complete the performance task</p>
Assessments:	Research information that will be used to create a solution to a problem. Create a multimedia presentation that outlines a strategy to solve the problem. Participation and classwork	Students may create a tri-fold presentation that details the relationship between a career choice, earnings, and consumer opportunities Participation and classwork
Technology:	<p>Internet</p> <p>Web Quests</p> <p>Classroom computers</p> <p>Chromebooks</p> <p>SMART Boards</p> <p>Multimedia presentations</p>	
Careers:	<p>Applicable career options are discussed as they arise throughout the program. Career options include, but are not limited to: politics, education, entertainment, civil service, law, computer programming/IT, business, and medicine.</p> <p>9.2.12.C.1-9</p>	



Cross Curricular Alignments	ELA-RI.3.1; RI.3.5, RF.3.3-4; L.3.1 Math- 3.NBT. A.2; 3. MD.B.4; 3. OA.D.8 Social Studies- 6.1; 6.3
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Fourth Grade Overview

Students in Fourth Grade will review the various skills introduced to them in the previous grades. They will be able to identify these skills/traits in others, as well as, apply them to everyday situations. Finally, they will be introduced to career awareness information and basic personal financial literacy skills.

Instruction will be embedded throughout the curriculum and focus on, but not limited to, the following topics:

Personal and Mental Health

- Accepting and respecting
- Expressing feelings
- Problem solving
- Self-awareness

Family Life

- Families
- Roles, rules and responsibilities
- Explore nature
- Budgets
- Conflict resolution
- Social interactions

Drug Awareness

- Poison
- Tobacco, drugs and medicine (GREAT program)
- Drug prevention
- Social influences; qualities of a good friend, positive peers

Character Education

- Six pillars of character: trustworthiness, fairness, responsibility, caring, respect and citizenship
- Identify character traits: self-control, obedience, kindness, patience, honesty, thankfulness
- Manners

Career Awareness

- Community helpers
- Age appropriate technology
- Rules and routines
- Occupations
- Transition



Grade: Fourth		Embedded within all disciplines		
Content Area		9.1: Personal Financial Literacy, 9.2 Career Awareness, Exploration, and Preparation; 9.4 21st Century Skills		
Standard		<p>9.4 All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures.</p> <p>9.1 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.</p> <p>9.2: 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.</p>		
		Standard 9.1:	Standard 9.2:	Standard 9.2 and 9.4
Essential Questions:	What does a bully situation look like? How should you respond to a bullying situation?	What is your financial obligation to your community/nation?	Why do people work? How do I determine my future career choice?	
Content:	Bullying exists and there are ways to respond appropriately	An individual's financial obligation contributes to the well-being of the community (i.e. philanthropy, volunteer service, charitable contributions, building personal wealth, responsible risk management strategies)	Hard work, a good education, and self-knowledge lay the foundation for career/occupation success	
Skills and Topics:	<p>Bullying is a problem</p> <p>The difference between bullying and teasing</p> <p>The roles in a bullying situation</p> <p>The types of bullying situations</p> <p>Problem-solving resources (i.e. friends, counselor, teacher, principal, parent, sibling) and strategies (i.e. "I" messages, walk away, tell someone, use of humor)</p> <p>Suggested Learning Activities:</p> <p>Ask/discuss essential questions</p> <p>Create a T chart depicting differences between normal peer-conflict and bullying</p> <p>Identify the different types of bullying (i.e. verbal,</p>	<p>Individual/community financial obligations</p> <p>The capitalism economic models</p> <p>The roles and impacts of philanthropy, volunteer service, and charitable contributions</p> <p>Risk management strategies (i.e. personal/home/auto/business insurance, entrepreneurial risks)</p> <p>Suggested Learning Activities:</p> <p>Ask/discuss essential question</p> <p>Create a T-chart that compares individual and community obligations</p> <p>Explain the capitalism economic model</p> <p>Create a chart with headings of philanthropy, volunteer service, and charitable contributions. Define each and</p>	<p>Reasons why people work</p> <p>Various life roles and civic and work-related activities</p> <p>Careers that coincide with personal likes and dislikes</p> <p>Qualifications of traditional and nontraditional careers/occupations</p> <p>Various career information resources</p> <p>The relationship between education, hard work, and career/occupation success</p> <p>Suggested Learning Activities:</p> <p>Ask/discuss essential questions</p> <p>Discuss various life roles and civic and work-related activities</p> <p>Identify careers that are compatible with their likes and dislikes</p> <p>Introduce and complete the</p>	



	<p>nonverbal, physical, social), identify participatory roles in bullying situation (i.e. victim, bully, bystanders), and identify proper/improper bully responses</p> <p>Brainstorm different resources for help with a bullying situation</p> <p>Discuss different problem-solving strategies in a bullying situation</p> <p>Introduce and complete the performance task</p>	<p>give examples</p> <p>Discuss the idea of risk management</p> <p>Introduce and complete the performance task</p>	<p>performance task</p> <p>Reflect on hard work, education, and knowledge</p>
Assessments:	<p>Research information that will be used to create a solution to a problem.</p> <p>Create a multimedia presentation that outlines a strategy to solve the problem.</p> <p>Participation and classwork</p>	<p>Each student chooses a way of being financially irresponsible (i.e. defaulting a mortgage, not paying credit cards, irresponsibly losing your job) and they present it to the class how it affects the well-being of the community</p> <p>Participation and classwork</p>	<p>Research the qualifications of five career choices (one being non-traditional).</p> <p>Research the career information and qualifications to pursue each one. Present their findings via Participation and classwork multimedia presentation.</p>
Technology:	<p>Internet</p> <p>Web Quests</p> <p>Classroom computers</p> <p>Chromebooks</p> <p>SMART Boards</p> <p>Multimedia presentations</p>		
Careers:	<p>Applicable career options are discussed as they arise throughout the program. Career options include, but are not limited to: politics, education, entertainment, civil service, law, computer programming/IT, business, and medicine.</p> <p>9.2.12.C.1-9</p>		
Cross Curricular Alignments	<p>ELA- W.4.2; W.4.8; SL.4.1; L.4.3-4</p> <p>Math- 4.NBT.4-5</p> <p>Social Studies- 6.1; 6.3</p>		

Fifth Grade Overview

In Fifth Grade, students will expand on the skills presented to them in the previous grades while being exposed to various educational experiences. Furthermore, the incorporation of the D.A.R.E. program in Fifth Grade will help students to further explore drug awareness and prevention.

Instruction will be embedded throughout the curriculum and focus on, but not limited to, the following topics:



Personal and Mental Health

- Accepting and respecting
- Expressing feelings
- Problem solving
- Self-awareness

Family Life

- Families
- Roles, rules and responsibilities
- Explore nature
- Respect
- Conflict resolution
- Social interactions

Drug Awareness

- Poison
- Tobacco, drugs and medicine
- Drug prevention
- Social influences; qualities of a good friend, positive peers
- Participate in the D.A.R.E. program

Character Education

- Six pillars of character: trustworthiness, fairness, responsibility, caring, respect and citizenship
- Identify character traits: self-control, obedience, kindness, patience, honesty, thankfulness
- Manners

Career Exploration

- Analyze and appreciate the benefits educational achievement has to career opportunities
- Recognize, and be aware of, own learning and growth
- Identify careers which capitalize on individual strengths and interests

Grade: Fifth	Embedded within all disciplines
Content Area	9.1: Personal Financial Literacy, 9.2 Career Awareness, Exploration, and Preparation; 9.3 Career and Technical Education, 9.4 21st Century Skills
Standard	9.1 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. 9.2 and 9.3: 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. 9.4 All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully



	as both global citizens and workers in diverse ethnic and organizational cultures.		
	Standard 9.1	Standard 9.2	Standard 9.4
Essential Questions:	Why are cross-cultural understanding and effective interpersonal communication skills so important in a multi-cultural or global society?	What is a critical consumer? Why should you be a critical consumer?	Why do people work? How do I determine my future career choice?
Content:	Cross-cultural understanding and effective interpersonal communication skills are essential for solving problems in a multi-cultural or global society.	Becoming a critical consumer protects their financial well-being	Hard work, a good education, and self-knowledge lay the foundation for career/occupation success
Skills and Topics:	Cross-cultural, gender, and generational perspectives and understanding Compromise, consensus, and community building strategies Appropriate leadership skills Appropriate conflict resolution skills Effective face-to-face and online communication skills Verbal/nonverbal communication nuances Suggested Learning Activities: Ask/discuss the essential question Discuss how problems can be viewed from different perspectives Discuss individual roles, responsibilities, and strategies in group work Brainstorm compromise, consensus, and community building strategies; appropriate leadership	Personal wants and needs management Interest rates and fees associated with financial services, credit cards, debit cards, and gift cards The appropriateness of different types of monetary transactions (i.e. electronic transfer, check, certified check, money order, gift card, barter) The value of goods/services from different sellers when purchasing large/small quantities (i.e. BJ's, Costco) The components of written/verbal contracts and the responsibilities involved when undertaking a contract. That fraud creates problems for consumers leading to consumer protection laws The techniques and effects of deceptive advertising Suggested Learning Activities:	Reasons why people work Various life roles and civic and work-related activities Careers that coincide with personal likes and dislikes Qualifications of traditional and nontraditional careers/occupations Various career information resources The relationship between education, hard work, and career/occupation success Suggested Learning Activities: Ask/discuss essential questions Discuss various life roles and civic and work-related activities Identify careers that are compatible with their likes and dislikes Introduce and complete the performance task Reflect on hard work, education, and knowledge



	skills; appropriate conflict resolution strategies; effective face-to-face and online communication skills; and nonverbal/verbal communication nuances	Ask/discuss the essential questions Brainstorm wants and needs Use a spreadsheet to demo how interest and fees are calculated in the price of an item Compare the value of buying items at a bulk store vs. a traditional model store Demonstrate written/verbal contracts and their components Discuss how fraud has led to consumer protection laws Introduce and complete performance task	
Assessments:	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. Students will present their problem, data, and solutions via multimedia presentations. Participation and classwork	Price compare two different items that fit a want/need situation. Have students do a comparison-shopping project for each item, where they are assigned a big-ticket item to purchase, they look at the prices of the item via several sources, and they decide which is the best value and defend their choice. Participation and classwork	Research the qualifications of five career choices (one being non-traditional). Research the career information and qualifications to pursue each one. Present their findings via multimedia presentation. Participation and classwork
Technology:	Internet Web Quests Classroom computers Chromebooks SMART Boards Multimedia presentations		
Careers:	Applicable career options are discussed as they arise throughout the program. Career options include, but are not limited to: politics, education, entertainment, civil service, law, computer programming/IT, business, sports, and medicine. 9.2.12.C.1-9		
Cross Curricular Alignments	ELA- RI.5.2,4,7; RF.5.3-4; SL.5.1-4,6 Math- 5.OA.2; 5.NBT.4-5,7 Social Studies- 6.1, 6.3		

Sixth Grade Overview

Students in Sixth Grade will continue to expand on the various life skills and career exploration they began in Fifth Grade. Character Education will continue to be offered as needed with the addition of the G.R.E.A.T. program. This program will offer drug awareness and prevention,



while fine tuning the life skills students have been working on. Through all content areas, the student will be encouraged to recognize the relationship between lifelong learning and work. Instruction will be embedded throughout the curriculum and focus on, but not limited to, the following topics:

Character Education

- Six pillars of character: trustworthiness, fairness, responsibility, caring, respect and citizenship
- Identify character traits: self-control, obedience, kindness, patience, honesty, thankfulness
- Manners

Drug Awareness

- Tobacco, drugs and medicine
- Drug prevention
- Social influences; qualities of a good friend, positive peers
- Participate in the G.R.E.A.T. programs

Career Exploration

- Be aware of career areas, understand and use career information such as salary, educational and skill requirements, growth potential and workplace environment
- Analyze and appreciate the relationship between lifelong learning and work
- Describe stereotypes, biases and discriminatory behaviors that may limit opportunities for woman and men, different ethnic groups and the disabled, in certain occupations.
- Demonstrate an understanding and appreciation of how diverse perspectives, needs and characteristics of individuals impact communities and society.

Self-Awareness

- Describe the importance and impact of positive attitudes toward work and learning.
- Demonstrate behaviors valued in the work place (punctuality, care with work, persistence and ability to work with others.)
- Set personal and learning goals related to career and life interests

Grade: Sixth	Embedded within all disciplines
Content Area	9.1: Personal Financial Literacy, 9.2 Career Awareness, Exploration, and Preparation; 9.3 Career and Technical Education, 9.4 21st Century Skills
Standard	9.1 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. 9.2 and 9.3: 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. 9.4 All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures.
Sixth Grade	



Essential Questions:	<p>Why are problem-solving strategies and critical thinking skills essential to becoming an effective member of a global society?</p> <p>Why choose a career?</p> <p>Why do we need to manage our money?</p> <p>Why do people work?</p> <p>How do I determine future career choice?</p>
Content:	<p>Technology can be a powerful communication and problem-solving device when used properly</p> <p>Career choice and income levels have a direct effect on consumer decisions</p> <p>Career choices, education choices, skills, entrepreneurship, and economic conditions affect income.</p> <p>Earning power can be affected by the demand for certain skills.</p> <p>Proper budget management skills</p> <p>Income, career choice, and money management skills affect your quality of life.</p> <p>Hard work, a good education, and self-knowledge lay the foundation for career/occupation success.</p>
Skills and Topics:	<p>Ask/discuss essential questions</p> <p>Appropriate use of technology to solve problems</p> <p>Effective oral and written communication for face-to-face and online interactions</p> <p>Brainstorm age-appropriate problems</p> <p>Discuss and demonstrate ways technology could be used to solve those problems</p> <p>Discuss how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.</p> <p>Discuss earning power, how it affects quality of life and how it can be affected by demand for certain skills.</p> <p>Introduce and complete the performance task</p> <p>The difference between a career and a job and the associated earnings with each</p> <p>That income affects spending and take-home pay</p> <p>Demonstrate proper budget management skills</p> <p>Create a Venn diagram that displays various careers/jobs</p> <p>Discuss how income affects spending and take-home pay</p> <p>Show a pay stub with various deductions and explain the reasons for the deductions</p> <p>Using the Internet, comparison shop for the best savings interest rate</p> <p>Introduce and complete performance tasks</p> <p>Discuss various life roles and civic and work-related activities</p> <p>Identify careers that are compatible with their likes and dislikes</p> <p>Reelect on how work, education, and self-knowledge can lay the foundation for future success</p>
Assessments:	<p>Using critical thinking and problem-solving strategies, have groups implement a project management plan for their community.</p> <p>Students will choose a career and create a budget based on income associated with that career.</p> <p>Research the qualifications of several career choices, research the career information and qualifications to pursue each one, and present their findings orally via multi-media presentation and orally</p> <p>Participation and classwork</p> <p>Exit tickets</p>
Technology:	<p>Web Quests</p> <p>Classroom computers</p> <p>Chromebooks</p> <p>SMART Boards</p> <p>Multimedia presentations</p>



	https://everfi.com/partners/k-12-educators/
Careers:	Applicable career options are discussed as they arise throughout the program. Career options include, but are not limited to: politics, education, entertainment, civil service, law, computer programming/IT, business, engineering, sports management, health fields, and medicine. 9.2.12.C.1-9
Cross Curricular Alignments	ELA- RI.6.1-2; RI.6.7-8; W.6.1-2; SL.6.1-6 Math- 6.RP.1-3; 6.NS.1-3; 6.NS.B.3 Social Studies- 6.1; 6.3

Seventh Grade Overview

Students in Seventh Grade will continue to expand on and reinforce the various life skills and career exploration they have previously been exposed to. Character Education will continue to be offered as needed while being reinforced on a daily basis in all content areas. Likewise, students will be encouraged to recognize the relationship between lifelong learning and work.

Instruction will be embedded throughout the curriculum and focus on, but not limited to, the following topics:

Character Education

- Six pillars of character: trustworthiness, fairness, responsibility, caring, respect and citizenship
- Identify character traits: self-control, obedience, kindness, patience, honesty, thankfulness
- Manners

Drug Awareness

- Tobacco, drugs and medicine
- Drug prevention
- Participate in the D.A.R.E. programs
- Social influences; qualities of a good friend, positive peers

Career Exploration

- Be aware of career areas, understand and use career information such as salary, educational and skill requirements, growth potential and workplace environment
- Analyze and appreciate the relationship between lifelong learning and work
- Describe stereotypes, biases and discriminatory behaviors that may limit opportunities for woman and men, different ethnic groups and the disabled, in certain occupations.
- Demonstrate an understanding and appreciation of how diverse perspectives, needs and characteristics of individuals impact communities and society.

Self-Awareness

- Describe the importance and impact of positive attitudes toward work and learning.
- Demonstrate behaviors valued in the work place (punctuality, care with work, persistence and ability to work with others.)
- Set personal and learning goals related to career and life interests.

Grade: Seventh	Embedded within all disciplines
Content Area	9.1: Personal Financial Literacy, 9.2 Career Awareness, Exploration, and



	Preparation; 9.3 Career and Technical Education, 9.4 21st Century Skills
Standard	<p>9.1 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.</p> <p>9.2 and 9.3: 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.</p> <p>9.4 All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures.</p>
Seventh Grade	
Essential Questions:	<p>In what ways are thoughts linked to the way we feel about ourselves and the world?</p> <p>How do our thoughts affect the quality of our life?</p> <p>What do we need to know about credit?</p> <p>Why is it important to be an informed investor?</p> <p>How do I decide what I want to be and how do I prepare for my future employment?</p>
Content:	<p>What we say about ourselves impacts the quality of our lives.</p> <p>Credit management and worthiness is dependent on making informed decisions.</p> <p>Information about investment options leads to wiser decisions for individual, family, and business financial planning.</p> <p>Career exploration includes investigation of the contemporary workplace and an understanding of the relationships among personal abilities, education, and the skills and knowledge needed to pursue 21st century occupations and careers</p>
Skills and Topics:	<p>Ask/discuss essential questions</p> <p>People have control over their thoughts, emotions, and behavior</p> <p>Thinking styles, such as optimism and pessimism, and how these styles have an impact on emotional and physical health</p> <p>Strategies that can change our perspective (thinking style)</p> <p>ABC model- link between thoughts and feelings (Affective-Behavioral- Cognitive)</p> <p>Discuss various avenues for seeking credit</p> <p>Discuss and demonstrate various debt/credit strategies,</p> <p>Practice shopping for the best interest rates</p> <p>Discuss predatory lending practices</p> <p>The causes and consequences of personal bankruptcy</p> <p>Information about investment options and effective uses of each.</p> <p>Brainstorm different investment tools</p> <p>Discuss the differences between income and investment growth.</p> <p>Demonstrate supply and demand principles</p> <p>Discuss the importance of saving/investment decisions</p> <p>Discuss inflation/recession and their effect on the economy and people's lifestyles</p> <p>The components of a personalized student learning plan</p> <p>Personal attributes affect job/career choice</p> <p>Occupational definitions have evolved into the 21st century</p>
Assessments:	<p>The students will recognize irrational beliefs presented through various scenarios and/or role-playing and will brain storm collaboratively alternative interpretations</p> <p>The students will use their knowledge of thinking styles to write and explain a life experience with a pessimistic autocratic thought and an alternative/optimistic explanation</p> <p>Student demonstrate how they will purchase a big-ticket item (step by step)</p>



	<p>presentation)</p> <p>Students complete a comparative investment spreadsheet where they compare a savings investment vs. a stock investment- students will analyze and explain which investment was the wiser choice.</p> <p>Participation and classwork</p> <p>Exit tickets</p>
Technology:	<p>Internet</p> <p>https://everfi.com/partners/k-12-educators/</p> <p>Web Quests</p> <p>Classroom computers</p> <p>Chromebooks</p> <p>SMART Boards</p> <p>Multimedia presentations</p>
Careers:	<p>Applicable career options are discussed as they arise throughout the program. Career options include, but are not limited to: politics, education, entertainment, civil service, law, computer programming/IT, business, health fields, and medicine. 9.2.12.C.1-9</p>
Cross Curricular Alignments	<p>ELA- RI.7.1-4; RI.7.6-8; SL.7.1-5; L.7.1-6</p> <p>Math- 7.RP.1-; 7.NS.1-3; 7.SP.1,2,4</p> <p>Social Studies- 6.1; 6.3</p>

Eighth Grade Overview

Incorporating the skills learned in previous years, students will participate in various activities in school and outside of school. Particularly with the visit to Union County Courthouse with the *Garwood Alliance* where students will witness actual court proceedings in the drug court on sentencing day. Character Education will continue to be offered as indicated, while all content areas will reinforce the ideologies and skills taught on a daily basis. Finally, students will be encouraged to recognize the relationship between lifelong learning and work.

Instruction will be embedded throughout the curriculum and focus on, but not limited to, the following topics:

Character Education

- Six pillars of character: trustworthiness, fairness, responsibility, caring, respect and citizenship
- Identify character traits: self-control, obedience, kindness, patience, honesty, thankfulness
- Manners

Drug Awareness

- Tobacco, drugs and medicine
- Drug prevention
- Social influences; qualities of a good friend, positive peers
- Participate in various activities provided by the *Garwood Alliance*

Career Exploration

- Be aware of career areas, understand and use career information such as salary, educational and skill requirements, growth potential and workplace environment



- Analyze and appreciate the relationship between lifelong learning and work
- Describe stereotypes, biases and discriminatory behaviors that may limit opportunities for woman and men, different ethnic groups and the disabled, in certain occupations.
- Demonstrate an understanding and appreciation of how diverse perspectives, needs and characteristics of individuals impact communities and society.

Self-Awareness

- Describe the importance and impact of positive attitudes toward work and learning.
- Demonstrate behaviors valued in the work place (punctuality, care with work, persistence and ability to work with others.)
- Set personal and learning goals related to career and life interests.

Grade: Eighth		Embedded within all disciplines	
Content Area	9.1: Personal Financial Literacy, 9.2 Career Awareness, Exploration, and Preparation; 9.3 Career and Technical Education, 9.4 21st Century Skills		
Standard	<p>9.1 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.</p> <p>9.2 and 9.3: 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.</p> <p>9.4 All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures.</p>		
Eighth Grade			
Essential Questions:	<p>What effect does stress have on someone's life?</p> <p>What effect does social problems have one someone's life?</p> <p>What costs affect your taxable income?</p> <p>What is your personal responsibility to the financial well-being of your community?</p> <p>How can you best prepare to enter the workforce?</p>		
Content:	<p>Coping strategies are learned behaviors.</p> <p>There are strategies available to help people cope, manage stress, and solve social problems.</p> <p>Taxes, cost of living, cost of employee benefits, and lifestyle affect income</p> <p>The potential for building and using personal wealth includes responsibility to the broader community</p> <p>Career preparation is a lifelong process that requires purposeful planning based on research, self-knowledge, and informed choices.</p>		
Skills and Topics:	<p>Coping strategies</p> <p>Strategies that help relieve stress</p> <p>Strategies for social problem solving</p> <p>Getting a handle on stress activity</p> <p>Five step approach to solving social problems</p>		



	<p>The difference between earned and unearned income</p> <p>The purpose of payroll deductions, taxable income, and employee benefits</p> <p>Labor market trends and cost of living</p> <p>Discuss and explain payroll deductions, earned income, taxable income, and taxes</p> <p>Discover how labor market trends and cost of living can affect lifestyles</p> <p>Explain how economic systems of production and consumption can be used to achieve a societal goal</p> <p>Discuss contribution opportunities to local and global charities/causes</p> <p>Implications of legal/ethical behaviors when making financial decisions</p> <p>The proper procedures to obtain employment</p> <p>Proper procedures for obtaining working papers</p> <p>Various resources to obtain employment</p> <p>Appropriate behavior, dress, and attitude to obtain/maintain employment</p> <p>Ethical and unethical behaviors that impact current and future employment opportunities</p>
Assessments:	<p>Goal statements</p> <p>Observing participation in collaborative and independent work (Participation and classwork)</p> <p>Cooperative ice breakers and relaxation techniques</p> <p>Create a comparative budget project comparing \$1,000 paycheck and \$1,000 under the table pay</p> <p>Choose and budget for an appropriate charitable donation.</p> <p>Explain/defend why you chose the charity and the amount you chose to donate</p> <p>Exit tickets</p>
Technology:	<p>Internet</p> <p>https://everfi.com/partners/k-12-educators/</p> <p>Web Quests</p> <p>Classroom computers</p> <p>Chromebooks</p> <p>SMART Boards</p> <p>Multimedia presentations</p>
Careers:	<p>Applicable career options are discussed as they arise throughout the program. Career options include, but are not limited to: politics, engineering, education, entertainment, civil service, law, computer programming/IT, business, health fields, and medicine.</p> <p>9.2.12.C.1-9</p>
Cross Curricular Alignments	<p>ELA- RI.8.1-4; RI.8.7,8; W.8.1-2; SL.8.1-5</p> <p>Math- 8. SP.1,2,4;</p> <p>Social Studies- 6.1, 6.3</p>



Top Qualities	Associated Qualities and Concepts (non-exhaustive)
Mindfulness	Wisdom, self-awareness, self-management self-actualization, observation, reflection, consciousness, compassion, gratitude, empathy, caring, growth, vision, insight, equanimity, happiness, presence, authenticity, listening, sharing, interconnectedness, interdependence, oneness, acceptance, beauty, sensibility, patience, tranquility, balance, spirituality, existentiality, social awareness, cross-cultural awareness, etc.
Curiosity	Open-mindedness, exploration, passion, self-direction, motivation, initiative, innovation, enthusiasm, wonder, appreciation, spontaneity etc.
Courage	Bravery, determination, fortitude, confidence, risk taking, persistence, toughness, zest, optimism, inspiration, energy, vigor, zeal, cheerfulness, humor etc.
Resilience	Perseverance, grit, tenacity, resourcefulness, spunk, self-discipline, effort, diligence, commitment, self-control, self-esteem, confidence, stability, adaptability, dealing with ambiguity, flexibility, feedback, etc.
Ethics	Benevolence, humaneness, integrity, respect, justice, equity, fairness, kindness, altruism, inclusiveness, tolerance, acceptance, loyalty, honesty, truthfulness, authenticity, genuineness, trustworthiness, decency, consideration, forgiveness, virtue, love, helpfulness, generosity, charity, devotion, belonging, civic-mindedness, citizenship, equality, etc.
Leadership	Responsibility, abnegation, accountability, dependability, reliability, conscientiousness, selflessness, humbleness, modesty, relationship skills, self-reflection, inspiration, organization, delegation, mentorship, commitment, heroism, charisma, followership, engagement, leading by example, goal-orientation, focus, results orientation, precision, execution, efficiency, negotiation, consistency, socialization, social intelligence, diversity, decorum, etc.

The table above includes positive character traits/qualities as determined by the Center for Curriculum Redesign (CCR) in their research paper entitled, “Character Education in the 21st Century.”



Bully Busting Curriculum (<https://njsbf.org/>)

Lesson One: Building Relationships
Lesson Two: Bullying vs. Normal Conflict
Lesson Three: Recognizing the Roles People Play
Lesson Four: Upstander Strategies
Lesson Five: Responsible Reporting
Lesson Six: Assessment and Action

https://njsbf.org/wp-content/uploads/2018/12/Bully_Prevention_Guide_Hyperlinks-2nd-REPRINT-FINAL.pdf

Career Ready Practices

CRP1. Act as a responsible and contributing citizen and employee Career-ready individuals understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.

CRP2. Apply appropriate academic and technical skills. Career-ready individuals readily access and use the knowledge and skills acquired through experience and education to be more productive. They make connections between abstract concepts with real-world applications, and they make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation

CRP3. Attend to personal health and financial well-being. Career-ready individuals understand the relationship between personal health, workplace performance and personal well-being; they act on that understanding to regularly practice healthy diet, exercise and mental health activities. Career-ready individuals also take regular action to contribute to their personal financial wellbeing, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

CRP4. Communicate clearly and effectively and with reason. Career-ready individuals communicate thoughts, ideas, and action plans with clarity, whether using written, verbal, and/or visual methods. They communicate in the workplace with clarity and purpose to make maximum use of their own and others' time. They are excellent writers; they master conventions, word choice, and organization, and use effective tone and presentation skills to articulate ideas. They are skilled at interacting with others; they are active listeners and speak clearly and with



purpose. Career-ready individuals think about the audience for their communication and prepare accordingly to ensure the desired outcome.

CRP5. Consider the environmental, social and economic impacts of decisions.

Career-ready individuals understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization.

CRP6. Demonstrate creativity and innovation. Career-ready individuals regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization.

CRP7. Employ valid and reliable research strategies. Career-ready individuals are discerning in accepting and using new information to make decisions, change practices or inform strategies. They use reliable research process to search for new information. They evaluate the validity of sources when considering the use and adoption of external information or practices in their workplace situation.

CRP8. Utilize critical thinking to make sense of problems and persevere in solving them. Career-ready individuals readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.

CRP9. Model integrity, ethical leadership and effective management. Career-ready individuals consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others' action, attitudes and/or beliefs. They recognize the near-term and long-term effects that management's actions and attitudes can have on productivity, morals and organizational culture.

CRP10. Plan education and career paths aligned to personal goals. Career-ready individuals take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the



pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.

CRP11. Use technology to enhance productivity. Career-ready individuals find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.

CRP12. Work productively in teams while using cultural global competence. Career-ready individuals positively contribute to every team, whether formal or informal. They apply an awareness of cultural difference to avoid barriers to productive and positive interaction. They find ways to increase the engagement and contribution of all team members. They plan and facilitate effective team meetings.

Resources

Partnership for 21st Century Learning. (2009). Framework for 21st century learning. Online: <http://www.21stcenturyskills.org>

NJDOE resources: <https://www.nj.gov/education/cccs/resources/educators/>

Carolan, C. A. (2007). The ABCs of credit card finance: Essential facts for students. Trenton, NJ: New Jersey Coalition for Financial Education. Online: http://www.njcfe.org/IFE-ABC_text.html

Jump\$tart Coalition for Personal Financial Literacy. (2017). National standards in K-12 personal finance education: With benchmarks, knowledge statements, and glossary (3rd ed.). Online: <http://www.jumpstart.org/national-standards.html>

Utah State Office of Education. (2014). General financial literacy. Online: <http://www.uen.org/core/core.do?courseNum=520802>

Wisconsin Department of Public Instruction. (2006). Wisconsin's model academic standards for personal financial literacy. Online: <http://dpi.wi.gov/standards/pdf/pfl.pdf>

<https://www.nj.gov/education/standards/>

National Career Development Guidelines. Online: http://cte.ed.gov/nationalinitiatives/gandctools.cfm?&pass_dis=1



National Association of State Boards of Education Study Group on Promoting Excellence in Career and Technical Education. (2008). Learning to work, working to learn: Transforming career and technical education. Alexandria, VA: Author. Online: <http://www.nasbe.org>

National Governors Association Center for Best Practices. (2007). Issue brief: Retooling career technical education. Washington DC: Author. Online: <http://www.nga.org/center>

States Career Clusters Initiative. (2008). Career clusters framework. Silver Spring, MD: Author. Online: <http://www.careerclusters.org>

States Career Clusters Initiative. (2008). Career clusters knowledge & skill charts. Silver Spring, MD: Author. Online: <http://www.careerclusters.org/resources/web/ks.php>

United States Department of Education. (2006). Carl D. Perkins Career and Technical Education Act of 2006, Public Law 109-270. Washington, DC: Author.

