MOORESTOWN TOWNSHIP PUBLIC SCHOOLS
MOORESTOWN, NEW JERSEY

Moorestown High School
Arts & Technology: Business

Family Management & Finance
Grades – 9 to 12

Date: July 2022
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Course Description and Fundamental Concepts

The focus of this course will explore issues that students and their families face. Included will be: personal development, relationships with family and peers, dealing with family crisis, managing family life, career possibilities, how children develop and grow, balancing family and career, adulthood and aging, surviving on your own. There is a financial aspect to this course that will include: creating a budget, banking services, managing your financial resources, protecting your income and making it work for you.

- **Career Preparation**
  - Exploring Careers (Career Interest Survey)
  - Skills for Career Success (Gardner Multiple Intelligence Survey)
  - Working as a Team (Group Leadership Activity)
- **Resource Management**
  - Learning to Manage - Goals, resources, decisions and time
  - Time-Management Skills
  - Managing Your Money
  - Budgeting Basics (Budget Project)
  - Caring for the Environment
- **Relationships**
  - Understanding Family Relationships
  - Strengthening Family Relationships
  - Personal Relationships
- **Parenting, Child Care & Guidance**
  - Development Across the Lifespan
  - Caring for Children
- **Wellness and Nutrition**
  - Proper Nutrition
  - Selecting Foods
  - Basic Food Preparation & Food Safety
- **Preparing for the Future**
  - Choosing and Caring for Clothes
  - Choosing a Place to Live
  - Maintaining a Home

New Jersey Student Learning Standards (NJSLS)

Career Readiness, Life Literacies & Key Skills

9.1 PERSONAL FINANCIAL LITERACY

CONTENT AREA:	Career Readiness, Life Literacies, and Key Skills
STRAND:	Civic Financial Responsibility

NUMBER	STANDARD STATEMENT
	By the end of Grade 12, students will be able to:
9.1.12.CFR.1	Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
9.1.12.CFR.2	Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.
9.1.12.CFR.3	Research companies with corporate governance policies supporting the common good and human rights
9.1.12.CFR.4:	Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
9.1.12.CFR.5	Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.).
9.1.12.CFR.6	Identify and explain the consequences of breaking federal and/or state employment or financial laws.

9.1 PERSONAL FINANCIAL LITERACY

CONTENT AREA:	Career Readiness, Life Literacies, and Key Skills
STRAND:	Credit and Debt Management

NUMBER	STANDARD STATEMENT
9.1.12.CDM.1	: Identify the purposes, advantages, and disadvantages of debt.
9.1.12.CDM.2	Compare and contrast the advantages and disadvantages of various types of mortgages
9.1.12.CDM.3	Determine ways to leverage debt beneficially
9.1.12.CDM.4	Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt
9.1.12.CDM.5	Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).
9.1.12.CDM.6	Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).

9.1.12.CDM.7	Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.
9.1.12.CDM.8:	Compare and compute interest and compound interest and develop an amortization table using business tools
9.1.12.CDM.9	Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.
9.1.12.CDM.10	Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.

9.1 PERSONAL FINANCIAL LITERACY	
CONTENT AREA:	Career Readiness, Life Literacies, and Key Skills
STRAND:	Credit Profile
NUMBER	STANDARD STATEMENT
9.1.12.CP.1:	Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans.
9.1.12.CP.2	Identify the advantages of maintaining a positive credit history.
9.1.12.CP.3:	Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit
9.1.12.CP.4:	Identify the skill sets needed to build and maintain a positive credit profile
9.1.12.CP.5	Create a plan to improve and maintain an excellent credit rating.
9.1.12.CP.6	Explain the effect of debt on a person's net worth.
9.1.12.CP.7	Summarize factors that affect a particular credit scoring system.
9.1.12.CP.8	Identify different ways you can protect your credit
9.1.12.CP.9	Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries.

9.1 PERSONAL FINANCIAL LITERACY	
CONTENT AREA:	Career Readiness, Life Literacies, and Key Skills
STRAND:	Economic and Government Influences
NUMBER	STANDARD STATEMENT
9.1.12.EG.1	Review the tax rates on different sources of income and on different types of products and services purchased.

9.1.12.EG.2:	Explain why various forms of income are taxed differently
9.1.12.EG.3:	Explain how individuals and businesses influence government policies.
9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies
9.1.12.EG.5	Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.
9.1.12.EG.6	: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.

9.1 PERSONAL FINANCIAL LITERACY	
CONTENT AREA:	*Career Readiness, Life Literacies, and Key Skills*
STRAND:	*Financial Institutions*
NUMBER	**STANDARD STATEMENT**
9.1.12.FI.1	Identify ways to protect yourself from identify theft
9.1.12.FI.2	Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.
9.1.12.FI.3	Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).
9.1.12.FI.4	Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).

9.1 PERSONAL FINANCIAL LITERACY	
CONTENT AREA:	*Career Readiness, Life Literacies, and Key Skills*
STRAND:	*Financial Psychology*
NUMBER	**STANDARD STATEMENT**
9.1.12.FP.1	: Create a clear long-term financial plan to ensure its alignment with your values
9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed
9.1.12.FP.3	Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.
9.1.12.FP.4	: Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.
9.1.12.FP.5	Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making

9.1.12.FP.6	Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.
9.1.12.FP.7	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).

9.1 PERSONAL FINANCIAL LITERACY	
CONTENT AREA:	*Career Readiness, Life Literacies, and Key Skills*
STRAND:	*Planning and Budgeting*
NUMBER	**STANDARD STATEMENT**
9.1.12.PB.1	Explain the difference between saving and investing.
9.1.12.PB.2	Prioritize financial decisions by considering alternatives and possible consequences
9.1.12.PB.3	Design a personal budget that will help you reach your long-term and short-term financial goals.
9.1.12.PB.4	Explain how you would revise your budget to accommodate changing circumstances.
9.1.12.PB.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
9.1.12.PB.6	Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.

9.1 PERSONAL FINANCIAL LITERACY	
CONTENT AREA:	*Career Readiness, Life Literacies, and Key Skills*
STRAND:	*Risk Management and Insurance*
NUMBER	**STANDARD STATEMENT**
9.1.12.RM.1:	Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
9.1.12.RM.3	Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.
9.1.12.RM.4	Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry
9.1.12.RM.5	Explain what self-insuring is and determine when it is appropriate.

9.1.12.RM.6	Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance.
9.1.12.RM.7	Evaluate individual and family needs for insurance protection using opportunity -cost analysis to determine if the amount of protection is adequate or over -insured

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
BUSINESS MANAGEMENT AND ADMINISTRATION CAREER CLUSTER®	
Number	**Standard Statement**
By the end of Grade 12, Career and Technical Education Program completers will be able to:	
CAREER CLUSTER®:	*BUSINESS MANAGEMENT AND ADMINISTRATION (BM)*
9.3.12.BM.1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision‑making in business.
9.3.12.BM.2	Describe laws, rules and regulations as they apply to effective business operations.
9.3.12.BM.3	Explore, develop and apply strategies for ensuring a successful business career.
9.3.12.BM.4	Identify, demonstrate and implement solutions in managing effective business customer relationships.
9.3.12.BM.5	Implement systems, strategies and techniques used to manage information in a business.
9.3.12.BM.6	Implement, monitor and evaluate business processes to ensure efficiency and quality results.
PATHWAY:	*ADMINISTRATIVE SUPPORT (BM‑ADM)*
9.3.12.BM‑ADM.1	Plan, staff, lead and organize human resources to enhance employee productivity and satisfaction.
9.3.12.BM‑ADM.2	Access, evaluate and disseminate information for business decision making.
9.3.12.BM‑ADM.3	Plan, monitor and manage day‑to‑day business activities.
PATHWAY:	*BUSINESS INFORMATION MANAGEMENT (BM‑BIM)*
9.3.12.BM‑BIM.1	Describe and follow laws and regulations affecting business operations and transactions.
9.3.12.BM‑BIM.2	Plan, monitor, manage and maintain the use of financial resources to ensure a business's financial wellbeing.
9.3.12.BM‑BIM.3	Access, evaluate and disseminate information for business decision making.
9.3.12.BM‑BIM.4	Plan, monitor and manage day‑to‑day business activities to sustain continued business functioning.
9.3.12.BM‑BIM.5	Plan, organize and manage an organization/department to achieve business goals.
PATHWAY:	*GENERAL MANAGEMENT (BM‑MGT)*
9.3.21.BM‑MGT.1	Describe and follow laws and regulations affecting business operations and transactions.
9.3.12.BM‑MGT.2	Access, evaluate and disseminate information for business decision making.

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
BUSINESS MANAGEMENT AND ADMINISTRATION CAREER CLUSTER®	
Number	**Standard Statement**
9.3.12.BM‑MGT.3	Apply economic concepts fundamental to global business operations.
9.3.12.BM‑MGT.4	Employ and manage techniques, strategies and systems to enhance business relationships.
9.3.12.BM‑MGT.5	Plan, monitor, manage and maintain the use of financial resources to ensure a business's financial wellbeing.
9.3.12.BM‑MGT.6	Plan, monitor and manage day‑to‑day business activities to sustain continued business functioning.
9.3.12.BM‑MGT.7	Plan, organize and manage an organization/department to achieve business goals.
9.3.12.BM‑MGT.8	Create strategic plans used to manage business growth, profit and goals.
PATHWAY:	*HUMAN RESOURCES MANAGEMENT (BM‑HR)*
9.3.12.BM‑HR.1	Describe and follow laws and regulations affecting human resource operations.
9.3.12.BM‑HR.2	Access, evaluate and disseminate information for human resources management decision making.
9.3.12.BM‑HR.3	Motivate and supervise personnel to achieve completion of projects and business goals.
9.3.12.BM‑HR.4	Plan, monitor and manage the use of financial and human resources to ensure a business's financial wellbeing.
9.3.12.BM‑HR.5	Plan, staff, lead and organize human resources to enhance employee productivity and satisfaction.
9.3.12.BM‑HR.6	Plan, monitor and manage day‑to‑day business activities to foster a healthy and safe work environment.
9.3.12.BM‑HR.7	Plan, organize and implement compensation, benefits, health and safety programs.
PATHWAY:	*OPERATIONS MANAGEMENT (BM‑OP)*
9.3.12.BM‑OP.1	Describe and follow laws and regulations affecting business operations and transactions.
9.3.12.BM‑OP.2	Develop and maintain positive customer relationships.
9.3.12.BM‑OP.3	Apply inventory tracking systems to facilitate operational controls.
9.3.12.BM‑OP.4	Plan, monitor and manage day‑to‑day business activities to maintain and improve operational functions.

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION

EDUCATION & TRAINING CAREER CLUSTER®	
Number	**Standard Statement**
By the end of Grade 12, Career and Technical Education Program completers will be able to:	
CAREER CLUSTER®:	***EDUCATION & TRAINING (ED)***
9.3.12.ED.1	Apply communication skills with students, parents and other groups to enhance learning and a commitment to learning.
9.3.12.ED.2	Demonstrate effective oral, written and multimedia communication in multiple formats and contexts.
9.3.12.ED.3	Use critical thinking to process educational communications, perspectives, policies and/or procedures.
9.3.12.ED.4	Evaluate and manage risks to safety, health and the environment in education and training settings.
9.3.12.ED.5	Demonstrate group collaboration skills to enhance professional education and training practice.
9.3.12.ED.6	Analyze ethical and legal policies of professional education and training practice.
9.3.12.ED.7	Explain legal rights that apply to individuals and practitioners within education and training settings.
9.3.12.ED.8	Demonstrate ethical and legal behavior within and outside of education and training settings.
9.3.21.ED.9	Describe state‑specific professional development requirements to maintain employment and to advance in an education and training career.
9.3.12.ED.10	Apply organizational skills and logic to enhance professional education and training practice.
9.3.12.ED.11	Demonstrate group management skills that enhance professional education and training practice.

PATHWAY:	ADMINISTRATION & ADMINISTRATION SUPPORT (ED‑ADM)
9.3.12.ED‑ADM.1	Use research‑based practices to develop, communicate and enlist support for a vision of success for all learners.
9.3.12.ED‑ADM.2	Identify behaviors necessary for developing and sustaining a positive learning culture.
9.3.12.ED‑ADM.3	Create instructional programs to meet the learning organization's objectives.
9.3.12.ED‑ADM.4	Identify instructional practices that meet the learning organization's objectives.

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
EDUCATION & TRAINING CAREER CLUSTER®	
Number	**Standard Statement**
9.3.12.ED‑ADM.5	Model leadership skills for personnel in order to improve the performance of the learning organization.
9.3.12.ED‑ADM.6	Identify operations to meet the learning organization's objectives.
9.3.12.ED‑ADM.7	Plan strategically to meet the learning organization's objectives.
9.3.12.ED‑ADM.8	Apply internal and external resources to meet the learning organization's objectives and learner needs.
9.3.12.ED‑ADM.9	Describe advocacy strategies to promote the learning organization's needs.
PATHWAY:	PROFESSIONAL SUPPORT SERVICES (ED‑PS)
9.3.12.ED‑PS.1	Identify strategies, techniques and tools used to determine the needs of diverse learners.
9.3.12.ED‑PS.2	Implement methods to enhance learner success.

9.3.12.ED‑PS.3	Identify resources and support services to meet learners' needs.
9.3.12.ED‑PS.4	Identify resources and support services available in the learning organization to enhance the learning environment.
PATHWAY:	*TEACHING/TRAINING (ED‑TT)*
9.3.12.ED‑TT.1	Use foundational knowledge of subject matter to plan and prepare effective instruction and design courses or programs.
9.3.12.ED‑TT.2	Employ knowledge of learning and developmental theory to describe individual learners.
9.3.12.ED‑TT.3	Use content knowledge and skills of instruction to develop standards‑based goals and assessments.
9.3.12.ED‑TT.4	Identify materials and resources needed to support instructional plans.
9.3.12.ED‑TT.5	Establish a positive climate to promote learning.
9.3.12.ED‑TT.6	Identify motivational, social and psychological practices that guide personal conduct.
9.3.12.ED‑TT.7	Demonstrate organizational and relationship building skills used to manage instructional activities and related procedures.
9.3.12.ED‑TT.8	Demonstrate flexibility and adaptability in instructional planning.
9.3.12.ED‑TT.9	Utilize assessment and evaluation tools and data to advance learner achievement and adjust instructional plans.

CONTENT AREA:	*STANDARD 9.3 CAREER AND TECHNICAL EDUCATION*
EDUCATION & TRAINING CAREER CLUSTER®	
Number	**Standard Statement**

9.3.12.ED‑TT.10	Evaluate teaching and training performance indicators to determine and improve effectiveness of instructional practices and professional development.
9.3.12.ED‑TT.11	Implement strategies to maintain relationships with others to increase support for the organization.

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
	FINANCE CAREER CLUSTER®
Number	**Standard Statement**
	By the end of Grade 12, Career and Technical Education Program completers will be able to:
CAREER CLUSTER®:	*FINANCE (FN)*
9.3.12.FN.1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
9.3.12.FN.2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN.3	Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.
9.3.12.FN.4	Determine effective tools, techniques and systems to communicate and deliver value to finance customers.
9.3.12.FN.5	Create and maintain positive, ongoing relationships with finance customers.
9.3.12.FN.6	Plan, monitor and manage day‑to‑day activities to ensure effective and efficient finance operations.
9.3.12.FN.7	Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.
9.3.12.FN.8	Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.

9.3.12.FN.9	Plan, manage and maintain the use of financial resources to protect solvency.
9.3.12.FN.10	Plan, organize and manage a finance organization/department.
9.3.12.FN.11	Plan, monitor and manage day‑to‑day activities required to sustain continued business functioning.
9.3.12.FN.12	Access, evaluate and disseminate financial information to enhance financial decision‑making processes.
9.3.12.FN.13	Manage a financial product or service mix in order to respond to market opportunities.
9.3.12.FN.14	Employ financial risk‑management strategies and techniques used to minimize business loss.
PATHWAY:	*ACCOUNTING (FN‑ACT)*
9.3.12.FN‑ACT.1	Describe and follow laws and regulations to manage accounting operations and transactions.

CONTENT AREA:	*STANDARD 9.3 CAREER AND TECHNICAL EDUCATION*
FINANCE CAREER CLUSTER®	
Number	**Standard Statement**
9.3.12.FN‑ACT.2	Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN‑ACT.3	Process, evaluate and disseminate financial information to assist business decision making.
9.3.12.FN‑ACT.4	Utilize career‑planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.
PATHWAY:	*BANKING SERVICES (FN‑BNK)*

9.3.12.FN‑BNK.1	Describe and follow laws and regulations to manage business operations and transactions in the banking services industry.
9.3.12.FN‑BNK.2	Create and maintain positive, ongoing relationships with banking customers.
9.3.12.FN‑BNK.3	Manage the use of financial resources to enhance banking performance.
9.3.12.FN‑BNK.4	Demonstrate the use of banking technology and equipment.
9.3.12.FN‑BNK.5	Plan, monitor and manage the day‑to‑day activities within a banking organization to ensure secure operations.
9.3.12.FN‑BNK.6	Utilize career‑planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.
9.3.12.FN‑BNK.7	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future business opportunities in banking services.
PATHWAY:	*BUSINESS FINANCE (FN‑BF)*
9.3.12.FN‑BF.1	Describe and follow laws and regulations to manage business operations and transactions in corporate finance.
9.3.12.FN‑BF.2	Manage the use of financial resources to ensure business stability.
9.3.12.FN‑BF.3	Utilize career‑planning concepts, tools and strategies to explore, obtain and/or develop in a corporate finance career.
9.3.12.FN‑BF.4	Employ risk‑management strategies and techniques in corporate finance to minimize business loss.
PATHWAY:	*INSURANCE (FN‑INS)*
9.3.12.FN‑INS.1	Describe and follow laws and regulations to manage business operations and transactions in the insurance industry.

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
	FINANCE CAREER CLUSTER®
Number	**Standard Statement**
9.3.12.FN‑INS.2	Plan, monitor and manage day‑to‑day insurance organization activities.
9.3.12.FN‑INS.3	Utilize career‑planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.
9.3.12.FN‑INS.4	Demonstrate underwriting techniques and strategies to evaluate the risk posed by potential insurance clients.
9.3.12.FN‑INS.5	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future insurance business opportunities.
PATHWAY:	*SECURITIES & INVESTMENTS (FN‑SEC)*
9.3.12.FN‑SEC.1	Describe and follow laws and regulations to manage business operations and transactions in the securities and investments industry.
9.3.12.FN‑SEC.2	Manage the use of financial resources to perform key duties in the securities and investments industry.
9.3.12.FN‑SEC.3	Plan, monitor and manage day‑to‑day securities and investments operations.
9.3.12.FN‑SEC.4	Utilize career‑planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.
9.3.12.FN‑SEC.5	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future securities and investments opportunities.

CONTENT AREA	9.3 CAREER AND TECHNICAL EDUCATION
HOSPITALITY & TOURISM CAREER CLUSTER®	
Number	**Standard Statement**
By the end of Grade 12, Career and Technical Education Program completers will be able to:	
CAREER CLUSTER®:	*HOSPITALITY & TOURISM (HT)*
9.3.HT.1	Describe the key components of marketing and promoting hospitality and tourism products and services.
9.3.HT.2	Evaluate the nature and scope of the Hospitality & Tourism Career Cluster and the role of hospitality and tourism in society and the economy.
9.3.HT.3	Demonstrate hospitality and tourism customer service skills that meet customers' needs.
9.3.HT.4	Describe employee rights and responsibilities and employers' obligations concerning occupational health and safety in the hospitality and tourism workplace.
9.3.HT.5	Identify potential, real and perceived hazards and emergency situations and determine the appropriate safety and security measures in the hospitality and tourism workplace.
9.3.HT.6	Describe career opportunities and means to attain those opportunities in each of the Hospitality & Tourism Career Pathways.
PATHWAY:	*LODGING (HT-LOD)*
9.3.HT-LOD.1	Use various communication technologies to accomplish work tasks in lodging facilities.
9.3.HT-LOD.2	Explain the role and importance of housekeeping operations to lodging facility.
9.3.HT-LOD.3	Allocate staff positions to meet the needs of various lodging departments.

9.3.HT‑LOD.4	Describe the role and responsibilities of lodging managers.
9.3.HT‑LOD.5	Compare the advantages and disadvantages of independently owned and chain‑affiliated lodging facilities.
9.3.HT‑LOD.6	Analyze the departmental interrelationships of a lodging facility.
9.3.HT‑LOD.7	Explain various check‑in and check‑out procedures used in the lodging industry.
9.3.HT‑LOD.8	Understand reservation procedures used in the lodging industry.
9.3.HT‑LOD.9	Explain how room access policies and procedures ensure guest safety and minimize risks to the lodging facility.
9.3.HT‑LOD.10	Explain how cash control procedures are used in the lodging industry.

CONTENT AREA	9.3 CAREER AND TECHNICAL EDUCATION
	HOSPITALITY & TOURISM CAREER CLUSTER®
Number	**Standard Statement**
9.3.HT‑LOD.11	Explain how guests and property are protected to minimize losses or liabilities in the lodging facility.
9.3.HT‑LOD.12	Explain the basic legal issues in lodging management.
PATHWAY:	RECREATION, AMUSEMENTS & ATTRACTIONS (HT‑REC)
9.3.HT‑REC.1	Describe career opportunities in the Recreation, Amusements & Attractions Career Pathway.
9.3.HT‑REC.2	Explain admission and traffic control procedures used to manage and control individuals, groups and vehicles in recreation, amusement and attraction venues.

9.3.HT‑REC.3	Determine the maintenance and technology needs for various recreation, amusement and attraction venues.
9.3.HT‑REC.4	Describe safety and security issues unique to the Recreation, Amusements & Attractions Career Pathway.
9.3.HT‑REC.5	Compile a resource base to manage emergency situations in recreation, amusement and attraction venues.
9.3.HT‑REC.6	Identify safety and security issues for recreation, amusement and attraction venues that might require customer education.
9.3.HT‑REC.7	Compare different ticket sales options to maximize revenue for recreation, amusement and attraction venues.
9.3.HT‑REC.8	Describe the types of information and directions a guest would need at a recreation, amusement and attraction entry point.
9.3.HT‑REC.9	Develop marketing strategies for recreation, amusement and attractions venues.
9.3.HT‑REC.10	Analyze the merchandising, program and product potential for different recreation, amusement and attraction venues.
9.3.HT‑REC.11	Compare and contrast various types of recreation, amusement and attraction venues.
PATHWAY:	*RESTAURANTS & FOOD/ BEVERAGE SERVICES (HT‑RFB)*
9.3.HT‑RFB.1	Describe ethical and legal responsibilities in food and beverage service facilities.
9.3.HT‑RFB.2	Demonstrate safety and sanitation procedures in food and beverage service facilities.
9.3.HT‑RFB.3	Use information from cultural and geographical studies to guide customer service decisions in food and beverage service facilities.

CONTENT AREA	**9.3 CAREER AND TECHNICAL EDUCATION**

	HOSPITALITY & TOURISM CAREER CLUSTER®
Number	**Standard Statement**
9.3.HT‑RFB.4	Demonstrate leadership qualities and collaboration with others.
9.3.HT‑RFB.5	Research costs, pricing, market demands and marketing strategies to manage profitability in food and beverage service facilities.
9.3.HT‑RFB.6	Explain the benefits of the use of computerized systems to manage food service operations and guest service.
9.3.HT‑RFB.7	Utilize technical resources for food services and beverage operations to update or enhance present practice.
9.3.HT‑RFB.8	Implement standard operating procedures related to food and beverage production and guest service.
9.3.HT‑RFB.9	Describe career opportunities and qualifications in the restaurant and food service industry.
9.3.HT‑RFB.10	Apply listening, reading, writing and speaking skills to enhance operations and customer service in food and beverage service facilities.
PATHWAY:	*TRAVEL & TOURISM (HT‑TT)*
9.3.HT‑TT.1	Apply information about time zones, seasons and domestic and international maps to create or enhance travel.
9.3.HT‑TT.2	Apply unit and time conversion skills to develop travel schedules and compute cost, distance and time (including travel time) factors.
9.3.HT‑TT.3	Analyze cultural diversity factors to enhance travel planning.
9.3.HT‑TT.4	Assess the potential (real and perceived) hazards related to multiple environments, and recommend appropriate safety, health and security measures for travelers.
9.3.HT‑TT.5	Develop a safety and security plan containing proactive and reactive solutions to manage emergency situations for travelers and staff.

9.3.HT‑TT.6	Use common travel and tourism terminology used to communicate within the industry.
9.3.HT‑TT.7	Customize travel with diverse transportation, lodging, cruise and food options.
9.3.HT‑TT.8	Compare and contrast services and products from related industries to understand and evaluate how they impact the delivery of travel and tourism products and services to customers.
9.3.HT‑TT.9	Identify the community elements necessary to maintain cooperative tourism development efforts.

CONTENT AREA	9.3 CAREER AND TECHNICAL EDUCATION
	HOSPITALITY & TOURISM CAREER CLUSTER®
Number	**Standard Statement**
9.3.HT‑TT.10	Develop a travel product that matches customer needs, wants and expectations.
9.3.HT‑TT.11	Design promotional packages to effectively market travel and tourism.
9.3.HT‑TT.12	Select the most effective communication technique and media venue to convey travel marketing information to a target audience.

CONTENT AREA:	*STANDARD 9.3 CAREER AND TECHNICAL EDUCATION*
	HUMAN SERVICES CAREER CLUSTER®
Number	**Standard Statement**
	By the end of Grade 12, Career and Technical Education Program completers will be able to:

CAREER CLUSTER®:	HUMAN SERVICES (HU)
9.3.HU.1	Evaluate principles of planning, development, implementation and evaluation to accomplish long‑range goals in the human services.
9.3.HU.2	Evaluate the role of the family, community and human services in society and the economy.
9.3.HU.3	Use effective communication with human services clients and their families.
9.3.HU.4	Demonstrate ethical and legal conduct in human services settings.
9.3.HU.5	Evaluate career opportunities in each of the Human Services Career Pathways.
9.3.HU.6	Explain how human development principles enhance the wellbeing of individuals and families.
PATHWAY:	CONSUMER SERVICES (HU‑CSM)
9.3.HU‑CSM.1	Summarize necessary credentials, licensures or state‑specific requirements to prepare for a career in consumer services.
9.3.HU‑CSM.2	Communicate product or equipment features that meet the needs of clients and consumers.
9.3.HU‑CSM.3	Make consumer services recommendations meeting the needs of clients or customers.
9.3.HU‑CSM.4	Analyze financial/economic situations when making recommendations about consumer services.
9.3.HU‑CSM.5	Use standard business processes or procedures to create consumer service information and facilitate client interactions.
9.3.HU‑CSM.6	Use a variety of methods to educate audiences about consumer services.

9.3.HU‑CSM.7	Demonstrate knowledge of ethical and legal responsibilities associated with providing consumer services.
9.3.HU‑CSM.8	Apply business procedures and utilize equipment and facilities to produce satisfying client outcomes.
PATHWAY:	COUNSELING & MENTAL HEALTH SERVICES (HU‑CMH)
9.3.HU‑CMH.1	Use clear written, spoken and nonverbal messages when communicating with clients about mental health services and the counseling process.

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
HUMAN SERVICES CAREER CLUSTER®	
Number	**Standard Statement**
9.3.HU‑CMH.2	Utilize functional and specialized assessments to evaluate needs and solutions for counseling and mental health.
9.3.HU‑CMH.3	Evaluate client motivation, strengths and weaknesses to develop a client treatment program.
9.3.HU‑CMH.4	Demonstrate knowledge of an operational mental health or counseling program that meets organizational goals.
9.3.HU‑CMH.5	Demonstrate the ethical and legal responsibilities of counseling and mental health services.
9.3.HU‑CMH.6	Choose appropriate counseling and therapy techniques to serve identified needs.
PATHWAY:	EARLY CHILDHOOD DEVELOPMENT & SERVICES (HU‑ED)
9.3.HU‑ED.1	Demonstrate communication techniques with children to facilitate ongoing development and enhance learning.

9.3.HU‑ED.2	Communicate effectively with fellow staff members to facilitate child development activities.
9.3.HU‑ED.3	Maintain working knowledge of child development licensing and certification organizations to keep abreast of current procedures and changes.
9.3.HU‑ED.4	Create and maintain relationships between staff and parents/family members to encourage involvement and facilitate child development and learning.
9.3.HU‑ED.5	Evaluate safety and sanitation procedures associated with the early childhood education environment to assure compliance and prevent potential hazards.
9.3.HU‑ED.6	Adhere to ethical and legal responsibilities, laws and regulations to protect children and families.
9.3.HU‑ED.7	Apply principles of child growth and development, including social, emotional, physical and cognitive milestones, to provide comprehensive program offerings.
9.3.HU‑ED.8	Evaluate curriculum for inclusiveness of children with special needs.
PATHWAY:	*FAMILY & COMMUNITY SERVICES (HU‑FAM)*
9.3.HU‑FAM.1	Use formal and informal assessment practices to create and evaluate a prevention and/or treatment plan.
9.3.HU‑FAM.2	Identify community resources to provide family and community services.
9.3.HU‑FAM.3	Communicate effectively to gain support from the client's family and other support groups.

CONTENT AREA:	*STANDARD 9.3 CAREER AND TECHNICAL EDUCATION*
	HUMAN SERVICES CAREER CLUSTER®

Number	Standard Statement
9.3.HU‑FAM.4	Comply with laws and procedures that govern abuse, neglect, confidentiality and other health and safety situations.
9.3.HU‑FAM.5	Evaluate crisis prevention, intervention and resolution techniques to formulate emergency plans.
PATHWAY:	*PERSONAL CARE SERVICES (HU‑PC)*
9.3.HU‑PC.1	Analyze basic principles of biology, chemistry and human anatomy for safe and effective utilization and selection of personal care products and services.
9.3.HU‑PC.2	Evaluate an individualized personal care plan that reflects client preferences, needs and interests for a course of treatment/action.
9.3.HU‑PC.3	Utilize data and information to maintain electronic records of client services and make recommendations for personal care services.
9.3.HU‑PC.4	Demonstrate policies and procedures to achieve a safe and healthy environment for personal care services.
9.3.HU‑PC.5	Develop organizational policies, procedures and regulations that establish personal care organization priorities, accomplish the mission, and provide high‑quality service to a diverse set of clients and families.
9.3.HU‑PC.6	Identify personal care business opportunities enhanced by community involvement, self‑ improvement and current trends.
9.3.HU‑PC.7	Apply methods of obtaining feedback to understand expectations and promote high‑quality personal care services standards.

English Companion Standards

List grade-level appropriate companion standards for History, Social Studies, Science and Technical Subjects (CTE/Arts) 6-12. English Companion Standards are required in these subject/content areas.

Unit Addressed	Standard #	Standard Description

1, 2, 3, 4, 5, 6, 7	**NJSLSA.R1**	Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
-	**NJSLSA.R2**	Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
-	**NJSLSA.R3**	Analyze how and why individuals, events, and ideas develop and interact over the course of a text
1, 2, 3, 4, 5, 6, 7	**NJSLSA.R4**	Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.
-	**NJSLSA.R5**	Analyze the structure of texts, including how specific sentences, paragraphs, and larger portions of the text (e.g., a section, chapter, scene, or stanza) relate to each other and the whole.
-	**NJSLSA.R6**	Assess how point of view or purpose shapes the content and style of a text.
1, 2, 3, 4, 5, 6, 7	**NJSLSA.R7**	Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.
-	**NJSLSA.R8**	Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.
1, 2, 3, 4, 5, 6, 7	**NJSLSA.R10**	Analyze and reflect on how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.
1, 2, 3, 4, 5, 6, 7	**NJSLSA.W1**	Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.
1, 2, 3, 4, 5, 6, 7	**NJSLSA.W2**	Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
1, 2, 3, 4, 5, 6, 7	**NJSLSA.W3**	Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences.
1, 2, 3, 4, 5, 6, 7	**NJSLSA.W4**	Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
1, 2, 3, 4, 5, 6, 7	**NJSLSA.W5**	Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.
1, 2, 3, 4, 5, 6, 7	**NJSLSA.W6**	Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

1, 2, 3, 4, 5, 6, 7	**NJSLSA.W7**	Conduct short as well as more sustained research projects, utilizing an inquiry-based research process, based on focused questions, demonstrating understanding of the subject under investigation.
1, 2, 3, 4, 5, 6, 7	**NJSLSA.W8**	Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.
-	**NJSLSA.W9**	Draw evidence from literary or informational texts to support analysis, reflection, and research.
1, 2, 3, 4, 5, 6, 7	**NJSLSA.W10**	Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

Career Awareness, Exploration, Preparation, and Training ([Standard 9.2](#))

By Grade 12		
Unit Addressed	**Core Idea**	**Standard / Description**
1,2,3,4,5,6,7	There are strategies to improve one's professional value and marketability.	*9.2.12.CAP.1: Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.* *9.2.12.CAP.2: Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.* *9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth.*
1,2,3,4,5,6,7	Career planning requires purposeful planning based on research, self-knowledge, and informed choices.	*9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.* *9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.* *9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills.* *9.2.12.CAP.7: Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.*

		9.2.12.CAP.8: *Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.* *9.2.12.CAP.9*: *Locate information on working papers, what is required to obtain them, and who must sign them.* *9.2.12.CAP.10*: *Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).* *9.2.12.CAP.11*: *Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.*
1,2,3,4,5,6,7	An individual's income and benefit needs and financial plan can change over time.	*9.2.12.CAP.12*: *Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.* *9.2.12.CAP.13*: *Analyze how the economic, social, and political conditions of a time period can affect the labor market.*
1,2,3,4,5,6,7	Securing an income involves an understanding of the costs and time in preparing for a career field, interview and negotiation skills, job searches, resume development, prior experience, and vesting and retirement plans.	*9.2.12.CAP.14*: *Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.*
1,2,6,7	Understanding income involves an analysis of payroll taxes, deductions and earned benefits.	*9.2.12.CAP.15*: *Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.* *9.2.12.CAP.16*: *Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.* *9.2.12.CAP.17*: *Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.* *9.2.12.CAP.18*: *Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing and withholding).*

		9.2.12.CAP.19: Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income. *9.2.12.CAP.20: Analyze a Federal and State Income Tax Return.*
1,2,3,6,7	There are ways to assess a business's feasibility and risk and to align it with an individual's financial goals.	*9.2.12.CAP.21: Explain low-cost and low-risk ways to start a business.* *9.2.12.CAP.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.* *9.2.12.CAP.23: Identify different ways to obtain capital for starting a business*

Life Literacies and Key Skills (**Standard 9.4**)

By Grade 12		
Unit Addressed	**Core Idea**	**Standard / Description**
1,2,3,4,5,6,7	**Creativity and Innovation**: With a growth mindset, failure is an important part of success.	*9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).*
1,2,3,4,5,6,7	**Creativity and Innovation**: Innovative ideas or innovation can lead to career opportunities.	*9.4.12.CI.2: Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).* *9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).*
1,2,3,4,5,6,7	**Critical Thinking and Problem-solving:** Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.	*9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).* *9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).* *9.4.12.CT.3: Enlist input from a variety of stakeholders (e.g., community members, experts in the field) to design a service learning activity that addresses a local or global issue (e.g., environmental justice).*

		9.4.12.CT.4: Participate in online strategy and planning sessions for course-based, school-based, or other projects and determine the strategies that contribute to effective outcomes.
1,2,3,4,5,6,7	**Digital Citizenship:** Laws govern the use of intellectual property and there are legal consequences to utilizing or sharing another's original works without permission or appropriate credit.	*9.4.12.DC.1: Explain the beneficial and harmful effects that intellectual property laws can have on the creation and sharing of content (e.g., 6.1.12.CivicsPR.16.a).* *9.4.12.DC.2: Compare and contrast international differences in copyright laws and ethics*
1,2,3,4,5,6,7	**Digital Citizenship:** Laws govern many aspects of computing, such as privacy, data, property, information, and identity. These laws can have beneficial and harmful effects, such as expediting or delaying advancements in computing and protecting or infringing upon people's rights.	*9.4.12.DC.3: Evaluate the social and economic implications of privacy in the context of safety, law, or ethics (e.g., 6.3.12.HistoryCA.1).* *9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users (e.g., 8.1.12.NI.3).* *9.4.12.DC.5: Debate laws and regulations that impact the development and use of software.*
1,2,3,4,5,6,7	**Digital Citizenship:** Cultivating online reputations for employers and academia requires separating private and professional digital identities.	*9.4.12.DC.6: Select information to post online that positively impacts personal image and future college and career opportunities.*
1,2,3,4,5,6,7	**Digital Citizenship:** Digital communities influence many aspects of society, especially the workforce. The increased connectivity between people in different cultures and different career fields have changed the nature, content, and responsibilities of many careers.	*9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society (e.g., 6.1.12.CivicsPD.16.a).*
1,2,3,4,5,6,7	**Digital Citizenship:** Network connectivity and computing capability extended to objects, sensors and everyday items not normally considered computers allows these devices to generate, exchange, and consume data with minimal human intervention.	*9.4.12.DC.8: Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection.*

	Technologies such as Artificial Intelligence (AI) and blockchain can help minimize the effect of climate change.	
1,2,3,4,5,6,7	**Global and Cultural Awareness:** Solutions to the problems faced by a global society require the contribution of individuals with different points of view and experiences.	*9.4.12.GCA.1: Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political. economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3).*
1,2,3,4,5,67	**Information and Media Literacy:** Advanced search techniques can be used with digital and media resources to locate information and to check the credibility and the expertise of sources to answer questions, solve problems, and inform the decision-making.	*9.4.12.IML.1: Compare search browsers and recognize features that allow for filtering of information.* *9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources (e.g., NJSLSA.W8, Social Studies Practice: Gathering and Evaluating Sources.*
1,2,3,4,5,6,7	**Information and Media Literacy:** Digital tools such as artificial intelligence, image enhancement and analysis, and sophisticated computer modeling and simulation create new types of information that may have profound effects on society. These new types of information must be evaluated carefully	*9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions (e.g., S-ID.B.6a., 8.1.12.DA.5, 7.1.IH.IPRET.8)* *9.4.12.IML.4: Assess and critique the appropriateness and impact of existing data visualizations for an intended audience (e.g., S-ID.B.6b, HS-LS2-4).*
1,2,3,4,5,6,7	**Information and Media Literacy:** In order for members of our society to participate productively, information needs to be shared accurately and ethically.	*9.4.12.IML.5: Evaluate, synthesize, and apply information on climate change from various sources appropriately (e.g., 2.1.12.CHSS.6, S.IC.B.4, S.IC.B.6, 8.1.12.DA.1, 6.1.12.GeoHE.14.a, 7.1.AL.PRSNT.2).* *9.4.12.IML.6: Use various types of media to produce and store information on climate change for different purposes and audiences with sensitivity to cultural, gender, and age diversity (e.g., NJSLSA.SL5).*
1,2,3,4,5,6,7	**Information and Media Literacy:** Accurate information may help in making valuable and ethical choices.	*9.4.12.IML.7: Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change (e.g., NJSLSA.W1, 7.1.AL.PRSNT.4).*

1,2,3,4,5,6,7	**Information and Media Literacy:** Media have embedded values and points of view.	*9.4.12.IML.8: Evaluate media sources for point of view, bias, and motivations (e.g., NJSLSA.R6, 7.1.AL.IPRET.6).* *9.4.12.IML.9: Analyze the decisions creators make to reveal explicit and implicit messages within information and media (e.g., 1.5.12acc.C2a, 7.1.IL.IPRET.4).*
1,2,3,4,5,6,7	**Technology Literacy:** Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task.	*9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task (e.g., W.11-12.6.).* *9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.*
1,2,3,4,5,6,7	**Technology Literacy:** Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people.	*9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.* *9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).*

Interdisciplinary Connections
List any other content standards addressed as well as appropriate units

Visual & Performing Arts Integration ([Standard 1](#))
List appropriate units below for which standards (1.1 through 1.4) may be addressed

Unit Addressed	Standard #	Standard Description
1, 2, 3, 4, 5, 6, 7	**Creating**	*Anchor Standard 1: Generating and conceptualizing ideas.* *Anchor Standard 2: Organizing and developing ideas.* *Anchor Standard 3: Refining and completing products.*
1,2,3,4,5,7-	**Connecting**	*Anchor Standard 10: Synthesizing and relating knowledge and personal experiences to create products.* *Anchor Standard 11: Relating artistic ideas and works within societal, cultural, and historical contexts to deepen understanding.*

1, 2, 3, 4, 5, 6, 7	**Performing/ Presenting/ Producing**	*Anchor Standard 4: Selecting, analyzing, and interpreting work.* *Anchor Standard 5: Developing and refining techniques and models or steps needed to create products.* *Anchor Standard 6: Conveying meaning through art.*
1,2,3,4,5,6,7	**Responding**	*Anchor Standard 7: Perceiving and analyzing products.* *Anchor Standard 8: Applying criteria to evaluate products.* *Anchor Standard 9: Interpreting intent and meaning.*

Standard 8.2		**Design Thinking:** *The study of this discipline focuses on deep understanding of concepts that enable students to think critically and systematically about leveraging technology to solve local and global issues. Authentic learning experiences that enable students to apply content knowledge, integrate concepts across disciplines, develop computational thinking skills, acquire and incorporate varied perspectives, and communicate with diverse audiences about the use and effects of computing prepares New Jersey students for college and careers.*
	Engineering Design	*8.2.12.ED.1*: Use research to design and create a product or system that addresses a problem and make modifications based on input from potential consumers. **8.2.12.ED.2:** Create scaled engineering drawings for a new product or system and make modification to increase optimization based on feedback. **8.2.12.ED.3:** Evaluate several models of the same type of product and make recommendations for a new design based on a cost benefit analysis. **8.2.12.ED.4:** Design a product or system that addresses a global problem and document decisions made based on research, constraints, trade-offs, and aesthetic and ethical considerations and share this information with an appropriate audience **8.2.12.ED.5:** Evaluate the effectiveness of a product or system based on factors that are related to its requirements, specifications, and constraints (e.g., safety, reliability, economic considerations, quality control, environmental concerns, manufacturability, maintenance and repair, ergonomics). **8.2.12.ED.6**: Analyze the effects of changing resources when designing a specific product or system (e.g., materials, energy, tools, capital, labor).
1,2,3,4,5,6,7	**Interaction of Technology and Humans**	**8.2.12.ITH.1:** Analyze a product to determine the impact that economic, political, social, and/or cultural factors have had on its design, including its design constraints. **8.2.12.ITH.2:** Propose an innovation to meet future demands supported by an analysis of the potential costs, benefits, trade-offs, and risks related to the use of the innovation.

		8.2.12.ITH.3: Analyze the impact that globalization, social media, and access to open source technologies has had on innovation and on a society's economy, politics, and culture.
-1,2,3,4,5,6,7	**Nature of Technology**	**8.2.12.NT.1**: Explain how different groups can contribute to the overall design of a product. **8.2.12.NT.2:** Redesign an existing product to improve form or function.
1, 2, 3, 4, 5, 6, 7	**Effects of Technology on the Natural World**	**8.2.12.ETW.1:** Evaluate ethical considerations regarding the sustainability of environmental resources that are used for the design, creation, and maintenance of a chosen product. **8.2.12.ETW.2:** Synthesize and analyze data collected to monitor the effects of a technological product or system on the environment. **8.2.12.ETW.3**: Identify a complex, global environmental or climate change issue, develop a systemic plan of investigation, and propose an innovative sustainable solution.
1,2,3,4,5,6,7-	**Ethics & Culture**	**8.2.12.EC.1:** Analyze controversial technological issues and determine the degree to which individuals, businesses, and governments have an ethical role in decisions that are made. **8.2.12.EC.2:** Assess the positive and negative impacts of emerging technologies on developing countries and evaluate how individuals, non-profit organizations, and governments have responded. **8.2.12.EC.3:** Synthesize data, analyze trends, and draw conclusions regarding the effect of a technology on the individual, culture, society, and environment and share this information with the appropriate audience. **8.2.12.ETW.4:** Research historical tensions between environmental and economic considerations as driven by human needs and wants in the development of a technological product and present the competing viewpoints.

Pacing Guide (All Dates are approximate based on the school calendar)

Unit/ Topic	Month (w/Approx number of Teaching Days)
Exploring Careers Career Interest Survey **Skills for Career Success** Job application & Mock interviews **Working as a Team** (Group activity on skills for a successful leader)	**September** **(~19 days)**
Learning to Manage - Goals, resources, decisions & time Short & long terms goal project Personal resources inventory **Managing Your Money** Personal record of a spending for 2 weeks	**October** **(~19 days)**
Managing Your Money Career/Budget Project	**November** **(~16 days)**
Caring for the Environment **Understanding Families**	**December** **(~15 days)**
Strengthening Families **Personal Relationships**	**January** **(~18 days)**
Personal Relationships **Development Across the Lifespan** **Parenting, Child Care and Guidance**	**February** **(~18 days)**
Caring for Children (birth to 5 years) Mini Cost of Baby Project **Proper Nutrition** 2 week diary of their meals & evaluation **Selecting Foods** Nutrition Label Evaluation project	**March** **(~15-20 days)**
Consumer Decisions - **Choosing a Place to Live** **Maintaining a Home** Project - Apartment, condo or home - Cost Comparison **Nutrition Across the Lifespan** Grocery shopping for a new apartment with costs **Choosing and Caring for Clothes** Shopping for a Wardrobe Project - (clothes for: work, casual & dress / new versus used)	**April** **(~15-20 days)**
Health and Fitness **Food Preparation - simple items** **Community and Environmental Responsibilities**	**May** **(~18 days)**
Managing Personal Finances **Choosing and Caring for Clothes** Shopping for a Wardrobe Project - (clothes for: work, casual & dress / new versus used)	**June** **(~15 days)**

Unit 1: Career Preparation

Step 1 – Desired Results: What do I want my students to learn?

Standards

NJSLS - 8.2.12.ITH.1; 8.2.12.ITH.2; 8.2.12.ITH.3; 8.2.12.NT.1; 8.2.12.NT.2; 8.2.12.ETW.1; 8.2.12.ETW.2; 8.2.12.ETW.3; 8.2.12.EC.1; 8.2.12.EC.2; 8.2.12.EC.3; 8.2.12.ETW.4; 9.1.12.A.6; 9.1.12.A.9; 9.3.12.BM.3; 9.3.12.BM-BIM.3; 9.3.12.BM-BIM.5; 9.3.12.BM-MGT.7; 9.3.12.BM-OP.2; 9.3.12.BM-HR.5; 9.3.12.BM-OP.2; 9.3.12.ED-TT.1 to 9.3.12.ED-TT.11; 9.3.HT.1 to 9.3.HT.3; 9.3.HT.6; 9.3.HT-LOD.4; 9.3.HT-RFB.4; 9.3.12.FN-ACT.4; 9.3.12.FN-BNK.6; 9.3.12.FN-BF.3; 9.3.12.FN-INS.3; 9.3.12.FN-SEC.4; 9.3.HT.3; 9.3.HT.6; 9.3.HT-LOD.4; 9.3.HT-RFB.4; 9.3.HT-RFB.9; 9.3.HT-TT.10; 9.3.HU5; 9.3.HU-PC.6
9.4.12.CI.19.4.12.CI.2 9.4.12.CI.3; 9.4.12.CT.1; 9.4.12.CT.2; 9.4.12.CT.3; 9.4.12.CT.4; 9.4.12.DC.1; 9.4.12.DC.2;9.4.12.DC.3; 9.4.12.DC.4; 9.4.12.DC.5; 9.4.12.DC.6; 9.4.12.DC.7; 9.4.12.DC.8; 9.4.12.GCA.1; 9.4.12.IML.1; 9.4.12.IML.2; 9.4.12.IML.3; 9.4.12.IML.4; 9.4.12.IML.5; 9.4.12.IML.6; 9.4.12.IML.7; 9.4.12.IML.8; 9.4.12.IML.9; 9.4.12.TL.1; 9.4.12.TL.2; 9.4.12.TL.3; 9.4.12.TL.4;
NJSLS - Career Awareness, Exploration, Preparation, and Training
NJSLS Life Literacies, and Key Skills
NJSLS - Interdisciplinary Standards

Unit Big Ideas:
(What Fundamental Concepts Should be Learned during this Unit?)

- What is the difference between self-esteem and self-concept?
- How do items needed differ from items wanted?
- What effect do your standards and values have upon the choices you make in your life?
- Can you identify ways to prepare for the future?
- What skills are needed to assist you in obtaining your fullest potential within your career and your life
- What is the differences between: job, occupation and career?
- Reflect on your interests, aptitudes and abilities and how these can influence or be turned into a career choice?
- What are some of the online resources available for possible careers or job openings?
- What if any pre-preparation skills needed for a job interview?
- What would you consider as skills of a successful employee?
- How could you become an entrepreneur, if desired?
- What is involved in using the communication process effectively.
- Conflict resolution - what is it and how can it be utilized?
- Can you effectively work on teamwork and/or participate in the leadership of a group or organization?
- What is involved in the formation of a school organization?
-

Objectives

Students will be able to…
- Identify the factors that affect self-esteem and self-concept
- Identify ways to improve self-esteem
- Contrast and identify the differences between needs and wants

- List ways to help them prepare for the future
- Explain skills or techniques for helping you to reach your full potential
- Reflect on how their interests, aptitudes and abilities can relate to their career choices
- Identify the possible career choices that would be right for you
- Become familiar with the various options to find a job or career
- Prepare a resume, cover letter and take a job interview
- Identify the skills needed for success on the job
- List the advantages and/or disadvantages of becoming an entrepreneur
- Identify the techniques necessary for effective and good communication skills
- Explain the steps necessary for positive conflict resolution
- Explain how to effectively work as a team member
- Identify the various types of leaders and describe their functions
- Identify the goals and needs for beginning the formation of a new club or other organization

Unit2: Resource Management

Step 1 – Desired Results: What do I want my students to learn?

Standards

NJSLS - 8.2.12.ITH.1; 8.2.12.ITH.2; 8.2.12.ITH.3; 8.2.12.NT.1; 8.2.12.NT.2; 8.2.12.ETW.1; 8.2.12.ETW.2; 8.2.12.ETW.3; 8.2.12.EC.1; 8.2.12.EC.2; 8.2.12.EC.3; 8.2.12.ETW.4;9.1.12.A.1; 9.1.12.A.2; 9.1.12.A.3; 9.1.12.A.4; 9.1.12.A.9; 9.3.12.BM.4; 9.312.BM.5; 9.3.12.BM-HR.2; 9.3.12.ED-TT.1 to 9.3.12.ED-TT.9; .12.FN.1; 9.3.12.FN.2; 9.3.12.FN-ACT.1 TO 9.3.12.FN-ACT.4; 9.3.HU-CSM3; 9.3.HU-CSM.4; 9.3.HU-CSM.6;*9.4.12.CI.3; 9.4.12.CT.1; 9.4.12.CT.2; 9.4.12.CT.3; 9.4.12.CT.4; 9.4.12.DC.1; 9.4.12.DC.2;9.4.12.DC.3; 9.4.12.DC.4; 9.4.12.DC.5; 9.4.12.DC.6; 9.4.12.DC.7; 9.4.12.DC.8; 9.4.12.GCA.1; 9.4.12.IML.1; 9.4.12.IML.2; 9.4.12.IML.3; 9.4.12.IML.4; 9.4.12.IML.5; 9.4.12.IML.6; 9.4.12.IML.7; 9.4.12.IML.8; 9.4.12.IML.9; 9.4.12.TL.1; 9.4.12.TL.2; 9.4.12.TL.3; 9.4.12.TL.4;*

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Unit Big Ideas:
(What Fundamental Concepts Should be Learned during this Unit?)

- What is a goal and how do you explain the difference between short and long-term goals?
- What are the various ways to achieve and meet your goals?
- What are the 4 types of resources available to you?
- What is an example of each resource?
- Why are management skills important?
- What are the steps involved in the decision-making process?
- What is the management process and why is it important?
- What techniques are utilized to manage your time?
- What is a budget, how is it used and why is a budget used?
- How is a paycheck calculated and what are the various deductions on a paycheck?
- Can you identify the taxes paid and the purpose of paying these taxes?
- Can you defend the importance of being an informed citizen along with the reason you should exercise your right to vote in the elections?
- What can you explain about the various types of pollution and how they affect people's health?
- Is there a better solution for caring for our environment than is used presently and how might you enforce this?
- What are the various renewable and nonrenewable energies?
- How do you or your family conserve energy at home?

Objectives

Students will be able to…
- Describe the various types of goals and give examples of each goal as it would relate to their life

- Identify the steps to setting, achieving and meeting their goals
- List the 4 different types of resources available to them and to give at least one example of each resource
- Explain the importance of management skills
- Define the steps involved in the decision-making process
- Explain the management process and its importance
- Define the techniques utilized to manage their time
- Explain the purpose of a budget and how it is developed and utilized
- Understand how the paycheck is calculated and the purpose of each deduction on that paycheck
- Describe the purpose of taxes
- Explain the importance of being an informed citizen and exercising your right to vote in the elections
- Explain what the various types of pollution are and how they can and do affect the health of people
- Understand how caring for our environment and come up with a possible solution to improve our present situation
- Determine the differences between renewable and nonrenewable energy sources
- Identify how they and/or their family's conserve energy in their homes

Unit 3: Relationships

Step 1 – Desired Results: What do I want my students to learn?

Standards

NJSLS - 8.2.12.ITH.1; 8.2.12.ITH.2; 8.2.12.ITH.3; 8.2.12.NT.1; 8.2.12.NT.2; 8.2.12.ETW.1; 8.2.12.ETW.2; 8.2.12.ETW.3; 8.2.12.EC.1; 8.2.12.EC.2; 8.2.12.EC.3; 8.2.12.ETW.4; 9.3.HU.2 to 9.3.HU.6; 9.3.HU-CSM.6; 9.3.HU-CMH.1; 9.3.HU-CMH.2; 9.3.HU-ED.1; 9.3.HU-ED.7; 9.3.HU-FAM.2; 9.3.HU-FAM.4 9.3.HU-FAM.5; 9.3.HU-PC.6; *9.4.12.CI.3; 9.4.12.CT.1; 9.4.12.CT.2; 9.4.12.CT.3; 9.4.12.CT.4; 9.4.12.DC.1; 9.4.12.DC.2;9.4.12.DC.3; 9.4.12.DC.4; 9.4.12.DC.5; 9.4.12.DC.6; 9.4.12.DC.7; 9.4.12.DC.8; 9.4.12.GCA.1; 9.4.12.IML.1; 9.4.12.IML.2; 9.4.12.IML.3; 9.4.12.IML.4; 9.4.12.IML.5; 9.4.12.IML.6; 9.4.12.IML.7; 9.4.12.IML.8; 9.4.12.IML.9; 9.4.12.TL.1; 9.4.12.TL.2; 9.4.12.TL.3; 9.4.12.TL.4;*
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NJSLS - Interdisciplinary Standards

Unit Big Ideas:
(What Fundamental Concepts Should be Learned during this Unit?)

- What is a family and explain the roles of each family member?
- Can you list the four various functions of a family?
- Are there differences between a single lifestyle and a family lifestyle and can you evaluate the pros and cons of each?
- Can you list and describe each of the family structures?
- How is a family structure influenced by their responsibilities?
- What are the six stages that comprise a family's life cycle?
- Can you evaluate the pros and cons of a family divorcing versus staying together?
- What characteristics would you use to describe functional families?
- Are there techniques that family members can utilize to assist their families into becoming a functional family rather than a dysfunctional family?
- What are the rights and responsibilities for a functional family
- How can a two-working parent family create harmony between family and work?
- What are some ways employers can help dual-career families manage their work and family roles?
- What types of events may lead a person into crisis?
- Can you describe the skills and/or resources necessary for helping to handle a family crisis?
- Can you explain the five basic types of relationships that you may have in your lifetime?
- What are the benefits of positive relationships and why are they important?
- How would you describe the three types of friends and what are the factors that lead to forming friendships?
- Can you describe the three types of dates and how a person can tell the difference between love and infatuation?
- How can you determine which factors are important in a responsible dating relationship?
- What is the purpose of love in a marriage relationship?
- Which factors are important in the selection of a mate and which factors lead to the success of a marriage?

- What are some adjustments that must be made between a married couple for their marriage to be successful in the early years?
- Can you in your own words describe a negative relationship, how to end it and the best way to recover from it?
- What is peer pressure and how can you manage it successfully?
- How would you explain sexual harassment and what life skills can be utilized to avoid being the victim of rape?

Objectives

Students will be able to…
- Describe the role of family members
- Explain the four basic functions of a family
- Analyze the difference between people with a single lifestyle and people with the family lifestyle
- Describe the characteristics of the various family structures
- List the six factors that can influence family responsibilities
- List the six stages of a family's life cycle
- Reasons and consequences of a family divorcing
- Describe the characteristics of functional families
- List techniques that can be utilized into assisting their family become a functional family
- Explain family responsibilities for a functional family
- Understand and explain the demands upon today's families that can affect the family and work
- Describe the effect of demands work upon a family
- Understand how employers are able to assist in bridging the gap between the work and family role for dual-career parents
- Define the type of events that may lead to a crisis
- Identify skills and/or resources necessary for helping to handle a family crisis
- Explain the five basic types of relationships they may have in their lifetime
- Describe the benefits of positive relationships and explain their importance
- Explain the three types of friends and the factors that are important for forming friendships
- Describe the three types of dates and then explain how you can tell the difference between love and infatuation
- List the factors involved in a responsible dating relationship
- Understand and explain why love is important in a marriage relationship
- Describe the factors that influence the successful selection of a mate and then the success of that marriage
- Distinguish the factors that help a relationship be successful in the early years
- Determine what makes a negative relationship, how to end that relationship and how to recover from the negative relationship
- Define peer pressure and various techniques that can be utilized to manage it
- Explain sexual harassment and the life skills that can be utilized to avoid being a victim of rape

Unit 4: Parenting, Child Care and Guidance

Step 1 – Desired Results: What do I want my students to learn?

Standards

NJSLS - 8.2.12.ITH.1; 8.2.12.ITH.2; 8.2.12.ITH.3; 8.2.12.NT.1; 8.2.12.NT.2; 8.2.12.ETW.1; 8.2.12.ETW.2; 8.2.12.ETW.3; 8.2.12.EC.1; 8.2.12.EC.2; 8.2.12.EC.3; 8.2.12.ETW.4; 9.3.HU-ED.7; 9.3.HU-FAM.2; 9.3.HU-FAM.4; 9.3.HU-FAM.5; 9.3.HU-PC.6; *9.4.12.CI.3; 9.4.12.CT.1; 9.4.12.CT.2; 9.4.12.CT.3; 9.4.12.CT.4; 9.4.12.DC.1; 9.4.12.DC.2;9.4.12.DC.3; 9.4.12.DC.4; 9.4.12.DC.5; 9.4.12.DC.6; 9.4.12.DC.7; 9.4.12.DC.8; 9.4.12.GCA.1; 9.4.12.IML.1; 9.4.12.IML.2; 9.4.12.IML.3; 9.4.12.IML.4; 9.4.12.IML.5; 9.4.12.IML.6; 9.4.12.IML.7; 9.4.12.IML.8; 9.4.12.IML.9; 9.4.12.TL.1; 9.4.12.TL.2; 9.4.12.TL.3; 9.4.12.TL.4;*

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Unit Big Ideas:
(What Fundamental Concepts Should be Learned during this Unit?)

- What is the goal of parenting and why is it challenging?
- Can you describe the characteristics of a responsible caregiver?
- How would you describe five of the possible employment opportunities for caregivers?
- Which factors influence the growth of children?
- What are the various patterns of growth in children and why do they vary for each child?
- Can you briefly apply the developmental and/or behavioral theories to real-life situations?
- How would you describe the differences in characteristics and basic needs of: infants toddlers and preschoolers?
- Can you identify and differentiate between the four types of development that an infant, toddler and preschooler has?
- What are the various categories of special needs children and how should they be educated?

Objectives

Students will be able to…
- Define the goal of parenting and explain its challenges within the family
- List the characteristics of a responsible caregiver
- Describe five of the possible employment opportunities for caregivers
- Identify the factors that influence the growth of children
- Differentiate between each type of growth in children and explain why they vary for each child
- Apply the developmental and/or behavioral theories to real-life situations
- Describe the differences in characteristics of infants, toddlers and preschoolers?
- Identify and differentiate between the four types of development of an infant, toddler and preschooler
- Identify the various types of special needs children and the best techniques used to educate them

Unit 5: Wellness and Nutrition

Step 1 – Desired Results: What do I want my students to learn?

Standards

NJSLS -; 8.2.12.ITH.1; 8.2.12.ITH.2; 8.2.12.ITH.3; 8.2.12.NT.1; 8.2.12.NT.2; 8.2.12.ETW.1; 8.2.12.ETW.2; 8.2.12.ETW.3; 8.2.12.EC.1; 8.2.12.EC.2; 8.2.12.EC.3; 8.2.12.ETW.4; *9.3.HT-RFB.2; 9.3.HT-RFB.3; 9.3.HT-RFB.10; 9.3.HT-RFB.10; 9.3.HT-TT.10; 9.3.HU-PC.6; 9.4.12.CI.3; 9.4.12.CT.1; 9.4.12.CT.2; 9.4.12.CT.3; 9.4.12.CT.4; 9.4.12.DC.1; 9.4.12.DC.2;9.4.12.DC.3; 9.4.12.DC.4; 9.4.12.DC.5; 9.4.12.DC.6; 9.4.12.DC.7; 9.4.12.DC.8; 9.4.12.GCA.1; 9.4.12.IML.1; 9.4.12.IML.2; 9.4.12.IML.3; 9.4.12.IML.4; 9.4.12.IML.5; 9.4.12.IML.6; 9.4.12.IML.7; 9.4.12.IML.8; 9.4.12.IML.9; 9.4.12.TL.1; 9.4.12.TL.2; 9.4.12.TL.3; 9.4.12.TL.4;*

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NJSLS - Interdisciplinary Standards

Unit Big Ideas:
(What Fundamental Concepts Should be Learned during this Unit?)

- What is it important to eat a nutritious diet?
- Why does your body need each of the basic 6 nutrients and what are good food sources for each of them?
- Can you explain how your food choices are influenced by: physical, emotional, social and cultural factors?
- How well does your daily diet rate with a "well-balanced diet based on the MyPlate food guidance system?
- What food(s) can be added to increase your diet so it meets the daily amounts recommended by the Dietary Guidelines for Americans?
- Are there differences that should be eaten by people in the various stages of life and what are the differences?
- Can your explain and special nutrient needs for athletes?
- What diseases are diet related and what are the foods that affect these diseases?
- Can you state in your own words the factors that affect energy needs for metabolic and physical activity?
- What are the guidelines for healthy weight loss and/or healthy weight gain?
- Can you identify the three common eating disorders and explain each of them?
- How and why is menu planning affected by variety in: color, flavor, texture, shape,size and temperature
- Why is a shopping list written, how do you know what foods should be on a shopping list and how should the shopping list be organized?
- What are the six types of food dating and what does each one mean in terms of food product freshness?
- How would you utilize the information on a food label to purchase the healthiest food for the best price in the size most useful to the individual consumer?
- How would you explain the factors to consider when purchasing: meat, fish, poultry and/or a meat alternative?
- What should you look for regarding quality when purchasing : fruits and vegetables?
- What are the differences in some of the basic grain and cereal products available on the market?
- What are the various forms of milk and dairy products and when or how should each be utilized?

● What is the safest method for storing food?

Objectives

Students will be able to…
- Explain the importance of choosing nutritious foods
- Identify the six basic nutrients and how your body utilizes each nutrient
- Describe how your food choices are influenced by: physical, emotional, social and cultural factors
- Evaluate your own diet according to the MyPlate food guidance system
- List the food(s) that can be added to your own diet to improve your diet so it meets the daily amounts as recommended by the Dietary Guidelines for Americans
- Identify the various differences of the nutrients and food required in each stage of a person's life
- Describe the special nutrient needs of athletes
- Explain how certain diseases are related to diet and explain what the foods are that affect these diseases
- Identify the factors that affect energy needs for metabolic and physical activity
- Outline the guidelines for healthy weight loss and/or healthy weight gain
- Identify the three common eating disorders and explain each of them
- Explain the reason(s) for writing a shopping list, then plan and organize a shopping list
- Describe the differences between each of the six types of freshness datings on food products
- Identify the information found on a food label with regard to its nutritional value and its cost
- List the factors necessary to consider when purchasing:meat, fish, poultry and/or a meat alternative
- Identify the signs of quality when purchasing fruits and vegetables
- Describe the differences between the more popular cereals and grains
- Explain how and when to use each type of milk and/ or dairy product
- Summarize the proper methods of storing foods

Unit 6: Personal Finance

Step 1 – Desired Results: What do I want my students to learn?

Standards

NJSLS - 8.2.12.ITH.1; 8.2.12.ITH.2; 8.2.12.ITH.3; 8.2.12.NT.1; 8.2.12.NT.2; 8.2.12.ETW.1; 8.2.12.ETW.2; 8.2.12.ETW.3; 8.2.12.EC.1; 8.2.12.EC.2; 8.2.12.EC.3; 8.2.12.ETW.4; *9.1.12.A.3; 9.1.12.A.4; 9.1.12.A.9; 9.3.12.ED-TT.1 to 9.3.12.ED-TT.11; 9.3.12.FN.1; 9.3.12.FN.2; 9.3.12.FN-BNK.3; 9.3.12.FN-BNK.4; 9.3.12.FN-BNK.6; 9.3.12.FN-INS.1; 9.3.12.FN-INS.3; 0.3.12.FN-INS.5; 9.3.12.FN-SEC.3; 9.3.12.FN; 9.4.12.CI.3; 9.4.12.CT.1; 9.4.12.CT.2; 9.4.12.CT.3; 9.4.12.CT.4; 9.4.12.DC.1; 9.4.12.DC.2;9.4.12.DC.3; 9.4.12.DC.4; 9.4.12.DC.5; 9.4.12.DC.6; 9.4.12.DC.7; 9.4.12.DC.8; 9.4.12.GCA.1; 9.4.12.IML.1; 9.4.12.IML.2; 9.4.12.IML.3; 9.4.12.IML.4; 9.4.12.IML.5; 9.4.12.IML.6; 9.4.12.IML.7; 9.4.12.IML.8; 9.4.12.IML.9; 9.4.12.TL.1; 9.4.12.TL.2; 9.4.12.TL.3; 9.4.12.TL.4;*

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NJSLS - Interdisciplinary Standards

Unit Big Ideas:
(What Fundamental Concepts Should be Learned during this Unit?)

- What are the various services offered by financial institutions?
- How would you write and endorse a check properly?
- Do you know how to balance a checkbook ?
- What is the purpose of saving money?
- Can you list at least five factors necessary when deciding how to save money?
- Can you differentiate the purpose of each type of savings account?
- What documents are necessary in planning an estate and what is the purpose of each of them?
- What are the various types of credit and when would you utilize each?
- How would you contrast the advantages and disadvantages of utilizing credit?
- How would you establish a credit rating and how can you keep track of it?
- What are the various types of insurances and the purpose of each type?

Objectives

Students will be able to…
- Identify and describe services offered by various financial institutions
- Properly write and endorse a check
- Balance a checkbook
- Explain the purpose of saving money
- List at least five factors necessary when deciding how to save money
- Differentiate the purpose of each type of savings account
- List the documents necessary in planning an estate and the purpose of each of them
- Identify the various types of credit
- Contrast the advantages and disadvantages of utilizing credit
- Identify and describe each type of insurance and when or why you might need or use each

Unit 7: Preparing for the Future
(Consumer Decisions, Choosing and Caring for Your Clothes & Housing and Transportaion)

Step 1 – Desired Results: What do I want my students to learn?

Standards

NJSLS - 8.2.12.ITH.1; 8.2.12.ITH.2; 8.2.12.ITH.3; 8.2.12.NT.1; 8.2.12.NT.2; 8.2.12.ETW.1;
8.2.12.ETW.2; 8.2.12.ETW.3; 8.2.12.EC.1; 8.2.12.EC.2; 8.2.12.EC.3; 8.2.12.ETW.4; *9.1.12.A.4; 9.1.12.A.6;*
9.1.12.A.9; 9.3.12.ED-TT.1 to 9.3.12.ED-TT.11; 9.3.12.FN.2; 9.3.HU-CSM.3; 9.3.HU-CSM.4; 9.3.HU-CSM.6;
9.3.HU-PC.6; 9.4.12.CI.3; 9.4.12.CT.1; 9.4.12.CT.2; 9.4.12.CT.3; 9.4.12.CT.4; 9.4.12.DC.1;
9.4.12.DC.2;9.4.12.DC.3; 9.4.12.DC.4; 9.4.12.DC.5; 9.4.12.DC.6; 9.4.12.DC.7; 9.4.12.DC.8; 9.4.12.GCA.1;
9.4.12.IML.1; 9.4.12.IML.2; 9.4.12.IML.3; 9.4.12.IML.4; 9.4.12.IML.5; 9.4.12.IML.6; 9.4.12.IML.7;
9.4.12.IML.8; 9.4.12.IML.9; 9.4.12.TL.1; 9.4.12.TL.2; 9.4.12.TL.3; 9.4.12.TL.4;
NJSLS - Career Awareness, Exploration, Preparation, and Training
NJSLS Life Literacies, and Key Skills
NJSLS - Interdisciplinary Standards

Unit Big Ideas:
(What Fundamental Concepts Should be Learned during this Unit?)

- What are the various stores available for shopping and when might you utilize each type?
- How would you utilize comparison shopping techniques when making shopping decisions?
- How would you describe the impact technology has had on our life and what are five ways we can utilize technology to manage our information?
- How would you explain the role of advertising in promoting goods and/or services?
- Can you distinguish how advertising influences the consumer spending?
- What is the purpose of the consumer protections laws and what rights and responsibilities do you have as a consumer?
- Can you explain how clothing meets the needs of individuals?
- What clothing would you choose for your wardrobe that would be acceptable for: casual, work or dress occasions?
- How would you apply the elements and principles of design to clothing and to decorating an apartment?
- If you were to take inventory of your wardrobe at home now, how would you describe it?
- What guidelines would you give to someone for clothes shopping?
- How could you use the information found on hang tags to make smarter clothing choices?
- What is the purpose of accessorizing clothes?
- What is the proper care of your clothing with regard to: laundering, drying, ironing and storing your clothes?
- How would you describe each type of housing
- What are the advantages and/or disadvantages between single-family houses,multifamily houses, apartments, condominiums and attached houses?
- What are the factors necessary to consider when choosing housing?
- How would you describe the advantages and disadvantages to renting or buying a house?
- What furniture would be necessary for a residence and how would you pick what is good furniture?
- How do you pick colors of furniture and accessorize a room?
- What are the various forms of transportation available to the consumer

Objectives

Students will be able to…
- Evaluate and analyze the factors that affect when a person shops and their buying decisions
- Utilize comparison shopping techniques when making shopping decisions
- Describe the impact of technology on our lives and list five ways we utilize technology to manage our information
- Explain the role of advertising when promoting goods and/or services
- Distinguish the ways advertisers influence spending
- Identify the consumer protection laws and the responsibilities and rights that consumers have
- List at least three ways in which clothing meets the needs of individuals
- Choose clothes for a wardrobe that would be acceptable for: casual, work or dress occasions
- Develop a wardrobe inventory of their present wardrobe
- List guidelines to follow when clothes shopping
- Use the information found on clothing hangtags to make smarter choices for your wardrobe
- Pick accessories that are appropriate for their wardrobe
- Explain the proper care of their clothes with regard to: laundering, drying, ironing and storing
- List the various types of housing and explain their differences
- Evaluate for advantages and/or disadvantages between single-family houses, multifamily houses, apartments, condominiums and attached houses
- Describe the factors necessary when choosing housing
- List the advantages and disadvantages to renting or buying a house
- Explain how to pick furniture and explain which furniture is necessary for moving into a dwelling
- Pick colors of furniture for one room and appropriately accessorize it
- Evaluate various transportation options

Please contact the content supervisor for any questions.