



**VOORHEES, NEW JERSEY 08043**

# **21<sup>st</sup> Century Life and Careers Curriculum Guide**

**Kindergarten through Eighth Grades**

Revised:	May 2015
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**Voorhees Township Public Schools  
Voorhees, New Jersey**

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**INTERDISCIPLINARY CONNECTIONS**

In grades kindergarten through eight, many of the district objectives for 21<sup>st</sup> Life and Careers are embedded within each of the content area curriculum guides.

The New Jersey Student Learning Standards/Common Core State Standards provide a consistent, clear understanding of what students are expected to learn, so teachers and parents know what they need to do to help them. The standards are designed to be robust and relevant to the real world, reflecting the knowledge and skills that our young people need for success in college and careers. Interdisciplinary learning enables teachers and students to make connections in their education through exploring clear and relevant links across the curriculum. The Voorhees Township School District curricula provide students opportunities to make connections across all curriculum areas. This allows students opportunities for deepening learning by answering big questions, exploring issues, solving problems or completing final projects. Learning beyond subject boundaries provides students with the opportunity to experience deep, challenging and relevant content.

CCSS Home Page: <http://www.corestandards.org>

New Jersey Student Learning Standards Home Page:  
<https://www.nj.gov/education/cccs/>

Voorhees Township School District Curriculum/Program Guides:

Literacy:

<https://www.voorhees.k12.nj.us/site/handlers/filedownload.ashx?moduleinstanceid=41032&dataid=41799&FileName=LAL%20Curriculum%202017.pdf>

Math:

<https://www.voorhees.k12.nj.us/site/handlers/filedownload.ashx?moduleinstanceid=41032&dataid=41795&FileName=VTSD%20Math%20Guide%20K8%20Final%209%202017.pdf>

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Science K-5:

<https://www.voorhees.k12.nj.us/site/handlers/filedownload.ashx?moduleinstanceid=41032&dataid=81381&FileName=VTSD%20Science%20Guide%20K-5%20Final%2092017.docx.pdf>

Science 6-8:

<https://www.voorhees.k12.nj.us/site/handlers/filedownload.ashx?moduleinstanceid=41032&dataid=86215&FileName=VTSD%20Science%20Guide%206-8%20Final%209-2015.pdf>

Social Studies:

<https://www.voorhees.k12.nj.us/site/handlers/filedownload.ashx?moduleinstanceid=41032&dataid=41792&FileName=VTSD%20SS%20Guide%20Final%209-2017.pdf>

Educational Technology Plan:

<https://www.voorhees.k12.nj.us/site/handlers/filedownload.ashx?moduleinstanceid=41032&dataid=41787&FileName=Voorhees%20EdTech%20Plan%202016-19.pdf>

21<sup>st</sup> Century Life and Career Guide:

<https://www.voorhees.k12.nj.us/site/handlers/filedownload.ashx?moduleinstanceid=41032&dataid=41794&FileName=VTSD%2021st%20Century%20Life%20and%20Careers%20Final%205-2015.pdf>

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**PACING GUIDE/GRADE LEVEL PROJECTS**

21<sup>st</sup> Century Life and Careers  
Elementary/Middle School Projects

**Year-Long Instruction - September - June**

**Kindergarten & First Grade**

1. Career presentations (Bibliotherapy)  
2<sup>nd</sup> Marking period
2. Group work and centers for interpersonal/workplace readiness skills.  
On going
3. Technology Practice  
On going
4. Participation in Community Service Projects  
1<sup>st</sup> & 2<sup>nd</sup> Marking Periods
5. Problem Solving Strategies and Resources to help people solve problems.  
1<sup>st</sup> Marking Period
6. Utilization of Job Charts for responsibility skills  
On going

**Second Grade**

1. Collaboration, Team work and Leadership Experiences  
1<sup>st</sup> Marking Period
2. Career Presentations (Parent Volunteers)  
2<sup>nd</sup> Marking Period
3. Group collaboration for interpersonal/workplace readiness skills.  
On going
4. Use of Technology for Career Research  
2<sup>nd</sup> Marking Period
5. Participation in Community Service Projects with Money Management  
1<sup>st</sup> & 2<sup>nd</sup> Marking Period
6. Research and create a persona of historical figures and present to audience.  
3<sup>rd</sup> Marking Period
7. Utilization of Job Charts for responsibility skills.

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On going

**Third Grade**

1. Community Career Day  
3<sup>rd</sup> Marking Period
2. Collaboration and research for Community Awareness and Fundraising Projects  
2<sup>nd</sup> Marking Period
3. Use of Technology to develop Problem Solving Skills  
On going
4. Workplace readiness skills for organization, responsibility, and collaboration.  
On going
5. Community Awareness projects using Technology to create and disseminate information.  
On-gong
6. Create projects that are surveyed and evaluated by the student population using Technology.  
3<sup>rd</sup> Marking Period
7. Apply for a student workday where the student will have the ability to create, write, edit, and produce a short video that mimics a workday experience.  
3<sup>rd</sup> Marking Period

**Fourth Grade**

1. Apply for a student workday where the student will have the ability to create, write, edit, and produce a short video that mimics a workday experience.  
3<sup>rd</sup> Marking Period
2. Collaboration and research for Community Awareness and Fundraising Projects  
2<sup>nd</sup> Marking Period



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3. Community Awareness projects using Technology to create and disseminate information.  
On going
4. Collaborate in groups to create designs of playgrounds.  
2<sup>nd</sup> Marking Period
5. Publish personal work regularly to school You Tube Channel.  
On going
6. Compete in real life Marketing Competitions as Project Managers and Salaried Employees and are (paid) for their work.  
3<sup>rd</sup> & 4<sup>th</sup> Marking Period
7. Create Marketing Surveys and Product Testing Activities  
2<sup>nd</sup> Marking Period
8. Participation in Career Day  
2<sup>nd</sup> Marking Period
9. Host an International Cultural Day  
3<sup>rd</sup> Marking Period
10. Participate in a Career Inventory  
2<sup>nd</sup> Marking Period
11. Design and create Cereal Boxes related to the State of New Jersey  
3<sup>rd</sup> Marking Period

**Fifth Grade**

1. Present a video to apply for a student workday where they created, edited, wrote, and produced a short video to mimic a workday experience.  
3<sup>rd</sup> Marking Period
2. Collaboration and research for Community Awareness and Fundraising Projects  
2<sup>nd</sup> Marking Period
3. Community Awareness projects using Technology to create and disseminate information.  
On going
4. Collaborate in groups to create designs of playgrounds.  
2<sup>nd</sup> Marking Period

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5. Publish personal work regularly to school You Tube Channel.  
On going
6. Compete in real life Marketing Competitions as Project Managers and Salaried Employees and are (paid) for their work.  
2<sup>nd</sup> Marking Period
7. Create Marketing Surveys and Product Testing Activities  
3<sup>rd</sup> & 4<sup>th</sup> Marking Period
8. Participation in Career Day  
2<sup>nd</sup> Marking Period
9. Troubleshoot problems with Technology for Staff and Students  
On going
10. Assist and teach younger students how to use the latest Technology  
On going
11. Research beyond the classroom to create new ways to present and document projects using Google and You Tube resources for independent, student driven projects.  
On going
12. Communicate directly via Face Time with Scientists regarding their work with brain cancer and the effect of wavelengths of light on cancer cells used in conjunction with Chemotherapy.  
3<sup>rd</sup> Marking Period
13. Participate in role-playing scenarios to calculate income taxes, deductions, and payments.  
4<sup>th</sup> Marking period
14. Creation and execution of an "Art Auction"  
2<sup>nd</sup> Marking Period
15. Present Architecture Portfolios to a Mock Architecture Firm in order to gain employment.  
4<sup>th</sup> Marking Period
16. Create a TED Ed. Club to connect students with a global audience via Video Production.  
3<sup>rd</sup> Marking Period

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17. Collaborate with older students on a drone project.  
4<sup>th</sup> Marking Period
18. Face Time into the Campbell Soup Innovations Group Team meeting to discuss ideas and receive expertise on their Marketing Projects.  
4<sup>th</sup> Marking Period
19. Participate in a Career Inventory  
2<sup>nd</sup> Marking Period
20. Campbell Soup Test Kitchen Chef will oversee student snack prep via Face Time  
4<sup>th</sup> Marking Period

**Sixth - Eighth Grades**

1. Sixth-Grade math stock market project. Students choose stocks for investment and chart the cost of shares and their entire portfolio over several weeks. Students will use the features of Numbers (iPad) to chart their investments and to calculate the portfolio value and its changes over time.
2. Part I-Using novels, students create a resume for one of the characters in the novel. Students help a character from their reading choose and apply for a job during the relevant time periods. What would it be like to search for a job in the past? What qualifications would be needed? Students explore help wanted ads, in print and online, to see what employers want. To culminate, students draft a resume, so their characters can apply for a job. Part II- Students are transitioned to create their own resume; the goal of the resume is promotion to grade seven.
3. All eighth-grade math teachers do a project on preparing a personal budget. This includes job choice, salary, taxes, auto, etc., using the features of either the Excel or Numbers programs.

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4. Eighth-grade students will conduct research on career development competencies, occupational and educational exploration, and job educational requirements.
5. Eighth-grade students will conduct a Job Search.
6. Eighth-grade students will complete a Job Application and Job Resume.
7. Eighth-grade students will create a Job Cover Letter.
8. Eighth-grade students will participate in a mock Job Interview

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**INSTRUCTIONAL MATERIALS**

**PROGRAMS AND TEXTBOOKS**

<b>PROGRAM</b>	<b>TEXTBOOK (S)</b>
Academic Enrichment*	None
Aids*	None
Art	All About Art; Fine Arts Public; 1982 (6-8)
Basic Skills *	Subject Area
English as a Second Language (ESL)*	Avenues; Hampton Brown; 2004; (PreK-5) High Point; Hampton Brown; 2007 (6-8)
Environmental Studies	None
Family Life *	See Family and Consumer Science
Family and Consumer Science	Teen Health Course 3; Glencoe McGraw Hill; 2007 Young Living; MacMillan/McGraw Hill; 2000
French (6)  (7-8)	Exploring French Text & Activity Book; EMC Publishing; 1995  C'est a Toi Text & Activity Book; Level I EMC Publishing; 1998;
Guidance*	American School Counselor Association Model
Handwriting	Creative Growth in Handwriting; Zaner Bloser; 1975 (1-3) Handwriting with a New Alphabet; Zaner Bloser, 1996 (2-4)
Health * Associates; 1986 (K-5) (Drugs, Alcohol, Safety)	Here's Looking at You 2000; Roberts Fitzmahan and  Teen Health Course 3; Glencoe McGraw Hill; 2007 Young Living; MacMillan/McGraw Hill; 2000

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Your Health; Harcourt, 2003 (K-5)

Health Services\*

None

Instrumental Music

Yamaha Band Student; Alfred Publications, Books I & II  
Marching Percussion Ensemble Exercises; Rudimental

Percussion Publications

Standard of Excellence/Neil Kjos Music Co.; 1993  
Rubank Method - I, II, III

Language Arts Literacy  
(Reading, Spelling, Grammar,  
Writing and Study Skills)

Holt Elements of Language; Holt McDougal; 2009 (Gr. 6-8)  
Inside; Hampton-Brown, 2009 (Gr. 6)  
The Reader's Journey; Pearson-Prentice Hall, 2009 (Gr. 7-8)  
Reading Street; Pearson-Scott Foresman, 2009 (K-5)  
My Sidewalks; Pearson-Scott Foresman, 2009 (K-5)  
Wilson Reading System; Wilson Language Training; 1992 (K-5)  
Supplemental Novels (List attached)

\* Mandated Programs

Library

None

Mathematics  
Wesley;2012 (K-2)

enVisionMATH-Common Core Edition; Scott Foresman-Addison

BSIP)

enVisionMATH; Scott Foresman-Addison Wesley; 2009 (K-5)  
Math Connects - Course 1; Glencoe/McGraw-Hill; 2009 (6)  
Math Connects - Course 2; Glencoe/McGraw-Hill; 2009 (7 SE &

BSIP)

Math Connects - Course 3; Glencoe/McGraw-Hill; 2009 (8 SE &

Algebra)

Pre-Algebra; Prentice Hall; 2007 (7)  
Algebra I; Glencoe/McGraw-Hill; 2006 (8 - Introduction to

Accelerated)

Algebra I; Prentice Hall; 2007 (8 - High School Algebra I

Multiple Disabilities -  
Middle School

None

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Music	World of Music; Silver Burdett Co., 1991; (1-7) World of Music; Silver Burdett Co., 1988 (2-3) Making Music; Silver Burdett Co., 2005 (2) Music Connection; Silver Burdett Co., 1995 (3)
Physical Education *	None
Pre-School	None
Science	MacMillan/McGraw-Hill Science; 2005 (K-6) MacMillan/McGraw-Hill Glencoe Science; 2005 (7-8) Chemistry Level 1; Gravitas Publications; 2008 (Enrichment Program)
Social Studies Hill; 2003 (K-5)	MacMillan/McGraw-Hill Social Studies; MacMillan/McGraw-Hill; 2003 (K-5)  New Jersey Adventures in Time & Place; MacMillan/McGraw-Hill; 2003 (4) Discovering our Past-World History; McGraw-Hill Education
Group; 2014 (6-7)	
Group; 2014 (8)	Discovering our Past-US History; McGraw-Hill Education
Spanish	En Sus Marcas; EMC Corporation; 2000 (7-8) Exploring Spanish; EMC Corporation; 2002 (6-7) Espresso; Holt Rinehart and Winston; 2006 (8) Spanish is Fun; AMSCO; 1997 (8) Espanol para ti; National Textbook Company; 2005 (K-5)
Special Services*	None
Study Skills*	Subject Areas
Technology Education	Exploring Drafting; Goodhart-Wilcox; 2000 Technology in Your World; 1992; (7 - 8) Technology Today and Tomorrow; 2nd Edition; MacMillan/McGraw Hill; 1993

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SUPPLEMENTAL NOVELS

**ELEMENTARY**

Out of the Dust by Karen Hesse

**ELEMENTARY - ENRICHMENT PROGRAM**

The Door in the Wall by de Angeli

A Single Shard by Linda Sue Park

The Book of Three by Lloyd Alexander

Stowaway by Karen Hesse

The Wright 3, Blue Balliett

**GRADE 6**

Beauty: A Retelling by McKinley

Danger in the Desert by Fields

Devil's Arithmetic by Yolen

Dragonwings by Yep (READ ALOUD ONLY)

Earth to Matthew by Danziger

Fever 1793 by Haise-Anderson

Holes by Louis Sachar

Island of the Blue Dolphins by O'Dell

Lyddie by K Patterson

Maniac Magee by Spinelli

The Misfits by Howe

Missing May by Rylant

The Pinballs by Byars

Roll of Thunder, Hear my Cry by Taylor

Upstairs Room by Reiss

Westing Game by Raskin

Where the Red Fern Grows by Rawls

Witch of Blackbird Pond by Speare

A Wrinkle in Time by L'Engle

Zlata's Diary by Filipovic (READ ALOUD ONLY)

**GRADE 7**

Adventures of Ulysses by Evslin

Arm of the Starfish by L'Engle

The Babysitter III by Stine



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Boy in the Striped Pajamas by Boyne  
Bud, Not Buddy by Paul C. Curtis  
Call of the Wild by London  
Code Orange by Caroline Cooney  
Dacey's Song by Voigt  
The Door in the Wall by De Angeli  
Farewell to Manzanar by Jeanne & James Houston  
Gentlehands by Kerr  
Hatchet by Paulsen  
The Homecoming by Voigt  
Land of Hope by Nixon  
Let the Circle be Unbroken by Taylor  
No Promises in the Wind by Hunt  
The Red Pony by Steinbeck  
The River by Paulsen  
The Snowman by Stine  
A Solitary Blue by Voigt  
Somewhere in the Darkness by Myers  
Stargirl by Jerry Spinelli

**SUPPLEMENTAL NOVELS**

Summer of My German Soldier by Greene  
Sunburn by Stine  
The Trojan War by Evslin  
Truth or Dare by Stine  
White Fang by London

**GRADE 8**

After the Rain by Mazer  
Call Waiting by Stine  
Captain Courageous by Kipling  
The Contender by Lipsyte  
Don't Look Behind You by Duncan  
The Ear, the Eye, and the Arm by Farmer  
Fahrenheit 451 by Bradbury  
Gathering Blue by Lowry  
The Giver by Lowry  
I Know What You Did Last Summer by Duncan

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Izzy, Willy Nilly by Voight  
Journey to the Center of the Earth by Verne  
Lord of the Flies by Golding  
Night by Wiesel  
No More Dead Dogs by Gordon Korman  
Nothing But the Truth by Avi  
The Old Man and the Sea by Hemingway  
One Fat Summer by Lipsyte  
The Outsiders by Hinton  
Owl in Love by Kindl  
The Pearl by Steinbeck  
The Pigman by Zindel  
Red Badge of Courage by Crane  
Rumble Fish by Hinton  
Secrets of a Shopping Mall by Peck  
The Serpent Never Sleeps by O'Dell  
Shane by Schaefer  
Silas Marner by Eliot  
That Was Then, This Is Now by Hinton  
Time Machine/War of the Worlds by H.G. Wells  
To Kill a Mockingbird by Lee

**Pearson / Prentice Hall "The Reader's Journey" - Grade 7 Novels**

**UNIT 1**

- Prentice Hall Discoveries Reader: Truth is Stranger than Fiction
- The Outsiders, S.E. Hinton
- Journey of the Sparrows, Fran Leeper Buss with Daisy Cubias

**UNIT 2**

- Prentice Hall Discoveries Reader: Working It Out
- A Step from Heaven, An Na
- Let the Circle Be Unbroken, Mildred D. Taylor

**UNIT 3**

- Prentice Hall Discoveries Reader: Finding Our Place in the World
- Zlata's Diary: A Child's Life in Sarajevo, Zlata Filipovic
- "Who Moved My Cheese?" For Teens, Spencer Johnson, M.D.

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**UNIT 4**

- Prentice Hall Discoveries Reader: Pushing the Boundaries
- Someone Is Hiding on Alcatraz Island, Eve Bunting
- Crazy Loco, David Rice

**UNIT 5**

- Prentice Hall Discoveries Reader: With Our Eyes Wide Open
- The Yellow Boat, David Sear
- Flowers for Algernon, David Rogers

**UNIT 6**

- Prentice Hall Discoveries Reader: Path to the Present
- The Kid Who Invented the Popsicle: And Other Extraordinary Stories Behind Everyday Things, Don L. Wulffson
- Portraits of African-American Heroes, Tonya Maynard

**Pearson / Prentice Hall "The Reader's Journey" - Grade 8 Novels**

**UNIT 1**

- Prentice Hall Discoveries Reader: Believe It or Not
- The House of Dies Drear, Virginia Hamilton
- Robot Dreams, Isaac Asimov

**UNIT 2**

- Prentice Hall Discoveries Reader: The Unexpected
- Al Capone Does My Shirts, Gennifer Choldenko
- The Schwa Was Here, Neal Shusterman
- Code Talker, Joseph Bruchac

**UNIT 3**

- Prentice Hall Discoveries Reader: Exploring the Possibilities
- We Just Want to Live Here, Amal Rifa'I and Odelia Ainbinder with Sylke Tempel
- Phineas Gage: A Gruesome but True Story About Brain Science, John Fleischman

**UNIT 4**

- Prentice Hall Discoveries Reader: The Lines of Communication
- A Dime a Dozen, Nikki Grimes
- The Devil's Arithmetic, Jane Yolen
- Under the Baseball Moon, John H. Ritter

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UNIT 5

- Prentice Hall Discoveries Reader: From a Different Angle
- Nerdlandia, Gary Soto

UNIT 6

- Prentice Hall Discoveries Reader: Yesterday, Today, and Tomorrow
- Crime Busters, Andrew Donkin
- Amos Fortune: Free Man, Elizabeth Yates

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**BENCHMARK ASSESSMENT/EVALUATION**

Students will be assessed/evaluated on 21<sup>st</sup> Century Life and Career Skills by way of the following:

1. teacher observation
2. teacher constructed tests, projects, and activities
3. where appropriate, results of the district approved standardized tests/benchmark assessments (Located in each building and the Administration Building)
4. where appropriate, results of the New Jersey Assessment of Skills and Knowledge for Grades 3, 4, 5, 6, 7 and 8
5. students are expected to master a minimum of 85% of the objectives presented

**Copies of benchmark assessments are on file in each building and at the district administrative building.**

**MODIFICATIONS & ADAPTABILITY**

This course of instruction shall be modified for academic enrichment, Special Education, ESL, Bilingual, and Basic Skills students through varying techniques, strategies, materials, etc. to meet the needs of all students. These strategies and techniques will include, but not be limited to the following:

- Instructional modification based on IEP's, ISIP's, 504 Plans, etc.
- Providing extra time for assignments, projects, tests, and quizzes
- Segmenting assignments into smaller sections to work on in short time periods
- Provide breaks between assignments so students can refocus on tasks
- Carry out everyday routines consistently

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- Develop a reward system for good behavior, completing work on time and class participation
- Use visual and auditory reminders from one activity to the next
- Extend the breadth and depth of the content
- Designing lesson plans that can be modified to fit each student
- Rewriting assignments, tests, and quizzes at different learning levels
- Develop a system for easy and comprehensive data collection to help monitor lessons and inform practice
- Provide opportunities for cooperative learning
- Created differentiated learning centers focused on remediation and enrichment
- Provide small group instruction

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**Career Ready Practices**

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.

**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.

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**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 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 influence 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



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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 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 affect 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

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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.

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**9.1 PERSONAL FINANCIAL LITERACY**

**CONTENT AREA: 21<sup>st</sup> CENTURY LIFE AND CAREERS**

**STRAND A: INCOME AND CAREERS**

*By the end of Grade 4, students will be able to:*

9.1.4. A.1 Explain the difference between a career and a job and identify various jobs in the community and the related earnings.

9.1.4.A.2 Identify potential sources of income.

9.1.4.A.3 Explain how income affects spending and take-home pay.

*By the end of Grade 8, students will be able to:*

9.1.8.A.1 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.

9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.

9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.

9.1.8.A.4 Relate earning power to quality of life across cultures.

9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.

9.1.8.A.6 Explain how income affects spending decisions.

9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.

**9.1 PERSONAL FINANCIAL LITERACY**

**CONTENT AREA: 21<sup>st</sup> CENTURY LIFE AND CAREERS**

**STRAND B: MONEY MANAGEMENT**

*By the end of Grade 4, students will be able to:*

9.1.4. B.1 Differentiate between financial wants and needs.

9.1.4. B.2 Identify age-appropriate financial goals.

9.1.4. B.3 Explain what a budget is and why it is important.

9.1.4. B.4 Identify common household expense categories and sources of income.

9.1.4. B.5 Identify ways to earn and save.

*By the end of Grade 8, students will be able to:*

9.1.8. B.1 Distinguish among cash, check, credit card, and debit card.

9.1.8. B.2 Construct a simple personal savings and spending plan based on various sources of income.

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- 9.1.8. B.3 Justify the concept of "paying yourself first" as a financial savings strategy.
- 9.1.8. B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.
- 9.1.8. B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions.
- 9.1.8. B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice.
- 9.1.8. B.7 Construct a budget to save for long-term, short-term, and charitable goals.
- 9.1.8. B.8 Develop a system for keeping and using financial records.
- 9.1.8. B.9 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).
- 9.1.8. B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
- 9.1.8. B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

**9.1 PERSONAL FINANCIAL LITERACY**

***CONTENT AREA: 21st CENTURY LIFE AND CAREERS***

***STRAND C: CREDIT AND DEBT MANAGEMENT***

***By the end of Grade 4, students will be able to:***

- 9.1.4. C.1 Explain why people borrow money and the relationship between credit and debt.
- 9.1.4. C.2 Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).
- 9.1.4. C.3 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
- 9.1.4. C.4 Determine the relationships among income, expenses, and interest.
- 9.1.4. C.5 Determine personal responsibility related to borrowing and lending.
- 9.1.4. C.6 Summarize ways to avoid credit problems.

***By the end of Grade 8, students will be able to:***

- 9.1.8. C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
- 9.1.8. C.2 Compare and contrast the financial products and services offered by different types of financial institutions.
- 9.1.8. C.3 Compare and contrast debt and credit management strategies.

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9.1.8. C.4 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.

9.1.8. C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).

9.1.8. C.6 Determine ways to leverage debt beneficially.

9.1.8. C.7 Determine potential consequences of using "easy access" credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).

9.1.8. C.8 Explain the purpose of a credit score and credit record and summarize borrowers' credit report rights.

9.1.8. C.9 Summarize the causes and consequences of personal bankruptcy.

9.1.8. C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.

**9.1 PERSONAL FINANCIAL LITERACY**

***CONTENT AREA: 21st CENTURY LIFE AND CAREERS***

***STRAND D: PLANNING, SAVING, AND INVESTING***

**NUMBER STANDARD STATEMENT**

***By the end of Grade 4, students will be able to:***

9.1.4. D.1 Determine various ways to save.

9.1.4. D.2 Explain what it means to "invest."

9.1.4. D.3 Distinguish between saving and investing.

***By the end of Grade 8, students will be able to:***

9.1.8. D.1 Determine how saving contributes to financial well-being.

9.1.8. D.2 Differentiate among various savings tools and how to use them most effectively.

9.1.8. D.3 Differentiate among various investment options.

9.1.8. D.4 Distinguish between income and investment growth.

9.1.8. D.5 Explain the economic principle of supply and demand.

**9.1 PERSONAL FINANCIAL LITERACY**

***CONTENT AREA: 21st CENTURY LIFE AND CAREERS***

***STRAND E: BECOMING A CRITICAL CONSUMER***

***By the end of Grade 4, students will be able to:***

9.1.4. E.1 Determine factors that influence consumer decisions related to money.

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9.1.4. E.2 Apply comparison-shopping skills to purchasing decisions.

***By the end of Grade 8, students will be able to:***

9.1.8. E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.

9.1.8. E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.

9.1.8. E.3 Compare and contrast product facts versus advertising claims.

9.1.8. E.4 Prioritize personal wants and needs when making purchases.

9.1.8. E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.

9.1.8. E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.

9.1.8. E.7 Evaluate how fraudulent activities impact consumers and justify the creation of consumer protection laws.

9.1.8. E.8 Recognize the techniques and effects of deceptive advertising.

**9.1 PERSONAL FINANCIAL LITERACY**

***CONTENT AREA: 21<sup>st</sup> CENTURY LIFE AND CAREERS***

***STRAND F: CIVIC FINANCIAL RESPONSIBILITY***

***By the end of Grade 4, students will be able to:***

9.1.4. F.1 Demonstrate an understanding of individual financial obligations and community financial obligations.

9.1.4. F.2 Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.

***By the end of Grade 8, students will be able to:***

9.1.8. F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.

9.1.8. F.2 Examine the implications of legal and ethical behaviors when making financial decisions.

9.1.8. F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.

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**9.1 PERSONAL FINANCIAL LITERACY**

**CONTENT AREA: 21<sup>st</sup> CENTURY LIFE AND CAREERS**

**STRAND G: INSURING AND PROTECTING**

*By the end of Grade 4, students should be able to:*

9.1.4. G.1 Describe how valuable items might be damaged or lost and ways to protect them.

*By the end of Grade 8, students will be able to:*

9.1.8. G.1 Explain why it is important to develop plans for protecting current and future personal assets against loss.

9.1.8. G.2 Determine criteria for deciding the amount of insurance protection needed.

9.1.8. G.3 Analyze the need for and value of different types of insurance and the impact of deductibles.

9.1.8. G.4 Evaluate the need for different types of extended warranties.

**To meet the aforementioned 21<sup>st</sup> Century Student Learning Standards (9.1) not covered in the content areas, students will achieve the following objectives by the end of eighth grade:**

- Identify the three sides of the health triangle: physical health, social health, emotional/mental health.
- Identify the physical and emotional needs of humans.
- 
- Identify the impact of genetics, family history, personal health practices, and environment on personal growth and development.
- Identify the importance of decision making as an everyday, necessary process.
- Identify ethics, goals, and reliable recourses as components of the decision-making process.
- Implement the decision-making process to arrive at healthy decisions that affect themselves and others in various aspects of life.
- Compare and contrast situations that require support from trusted adults or health professionals.
- Demonstrate ways to resist negative social influences assertively using both verbal communication and body language.
- Analyze factors that support or hinder the achievement of personal health goals during different life stages.
- Evaluate various health products, services, and resources from different sources, including the Internet. List health services provided by federal, state, and local government.
- Identify non-government health organizations.

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- Distinguish between reliable health services and quackery.
- Analyze the credibility and accuracy of information about tobacco and alcohol products.



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**9.2 CAREER AWARENESS, EXPLORATION, AND PREPARATION**

**CONTENT AREA: 21<sup>st</sup> CENTURY LIFE AND CAREERS**

**STRAND A: CAREER AWARENESS**

***By the end of Grade 4, students will be able to:***

9.2.4. A.1 Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.

9.2.4. A.2 Identify various life roles and civic and work-related activities in the school, home, and community.

9.2.4. A.3 Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.

9.2.4. A.4 Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.

**9.2 CAREER AWARENESS, EXPLORATION, AND PREPARATION**

**CONTENT AREA: 21<sup>st</sup> CENTURY LIFE AND CAREERS**

**STRAND B: CAREER EXPLORATION**

***By the end of Grade 8, students will be able to:***

9.2.8. B.1 Research careers within the 16 Career Clusters® and determine attributes of career success.

9.2.8. B.2 Develop a Personalized Student Learning Plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.

9.2.8. B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.

9.2.8. B.4 Evaluate how traditional and nontraditional careers have evolved regionally, nationally, and globally.

9.2.8. B.5 Analyze labor market trends using state and federal labor market information and other resources available online.

9.2.8. B.6 Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce.

9.2.8. B.7 Evaluate the impact of online activities and social media on employer decisions.

**To meet the aforementioned 21<sup>st</sup> Century Student Learning Standards (9.2) not covered in the content areas, students will achieve the following objectives by the end of eighth grade:**

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- Identify personal behaviors that contribute to building a positive school climate.
- Identify goals for developing high self-esteem and steps to achieve these goals.
- Illustrate the use of various communication techniques in conflict resolution.
- Recognize available community programs and activities for student participation.
- Analyze the credibility and accuracy of information about puberty and adolescents.
- Identify healthy friendships and other relationships.
- Identify ways to express positive attitudes towards self and others.
- Explain the importance of communication skills in establishing and maintaining health relationships.
- Implement the use of effective communication skills in resolving conflicts.
- Identify that he/she has the right to say no in situations that involve personal health and safety
- Implement techniques and strategies that use refusal skills effectively in maintaining healthy relationships.
- Plan and implement volunteer activity to benefit a local, state, national, or world health initiative.
- Compare and contrast situations that require support from trusted adults or health professionals.
- Identify unhealthy adolescent relationships, to including dating relationships.
- Identify strategies to end unhealthy relationships.
- Identify and clarify what is appropriate or right from that which is inappropriate or wrong in developing lifelong goals to having good self-esteem and being a good citizen.
- Identify ways to show respect and appreciation for the diversity of others and to form positive relationships with many different people in order to fulfill their needs of affection (being liked, belonging, respect, and feelings of self-worth.
- Analyze how personal assets, resiliency, and protective factors support healthy social and emotional well-being.
- Recognize ways to avoid violence in resolving differences between two people, within a family or between groups.
- Defend a position on a health or social issue to activate community awareness and responsiveness.
- Explain the impact of the family unit on the overall health and wellness of each individual member.
- Describe the various roles and responsibilities required to maintain a healthy family unit.
- Identify the role that the various family structures, culture, and values play in meeting the life needs of the family unit and individual member.

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- Apply a variety of coping skills effective in managing problems that families encounter.

## Appendix A

Link to  
New Jersey Student Learning Standards for  
21<sup>st</sup> Century Life and Career Skills  
Adopted October 2014

<http://www.state.nj.us/education/aps/cccs/career/>