Alabama Work-Based Learning

Career Preparedness (2023)

Foundational Standards	**1 Incorporate safety procedures in handling, operating, and maintaining tools and machinery; handling materials; utilizing personal protective equipment; maintaining a safe work area; and handling hazardous materials and forces.** F.1
	2 Demonstrate effective workplace and employability skills, including communication, awareness of diversity, positive work ethic, problem-solving, time management, and teamwork. F.2
	3 Explore the range of careers available in the field and investigate their educational requirements, and demonstrate job-seeking skills including resume-writing and interviewing. F.3
	4 Advocate and practice safe, legal, responsible, and ethical use of information and technology tools specific to the industry pathway. F.4
	5 Participate in a Career and Technical Student Organization (CTSO) to increase knowledge and skills and to enhance leadership and teamwork. F.5
	6 Participate in a work-based learning continuum. F.6
Personal Decision-making	**1 Utilize a systematic decision-making process which considers opportunity costs and trade-offs to make academic, career, and financial decisions.** 1
Academic Planning and Career Development	**2 Research and report on the positive and negative effects of various workplace behaviors.** 2 a Identify inappropriate workplace behaviors, including violence and harassment, and procedures for reporting and addressing such behaviors. 2.A
	3 Analyze personal skills, interests, and abilities and relate them to career opportunities. 3 a Participate in assessments that identify personal areas of interest and aptitude, and utilize results to develop a high school educational plan. 3.A b Research and share information about individual career options from the 16 National Career Clusters, including specific job descriptions, requirements, salaries, and employment outlooks. 3.B
	4 Match personal preference, education, and training to demands of particular jobs. 4

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a Select a personal career goal based upon results of interest and aptitude assessments. 4.A

b Investigate employee benefits and incentives related to identified career choices. Examples: retirement benefits; options for medical, life, and disability insurance; profit-sharing 4.B

c Calculate net pay from a given gross salary by subtracting required and optional deductions. 4.C

d Utilize database features including merging, sorting, filtering, and formulas to analyze data regarding the effects of career choice on lifestyle, including how interests, ability, and educational achievement relate to the attainment of personal, social, educational, and career goals. 4.D

5 Investigate and present information on the postsecondary admissions process, including means of paying for higher education. Examples: grants, loans, personal financing, tuition reimbursement 5

a Complete admission, scholarship, and financial aid applications for postsecondary education. Example: Free Application for Federal Student Aid (FAFSA) 5.A

6 Complete steps of the employment process, including searching for a job, filling out a job application, writing a resume, demonstrating interview skills, and completing required employment forms. Examples: W-4, I-9 6

a Gather and present information concerning online resources for finding employment, including professional networking. 6.A

7 Generate an electronic portfolio using digital tools. Examples: cover letter; current resume; completed job application; interest, aptitude, and achievement assessment results; curriculum samples (academic research, educational projects); four-year high school educational plan; education/career preparedness checklist; examples of academic and career preparedness achievements (student organizations, club memberships, honors, credentials, certificates, awards, community service experiences, recommendations) 7

Digital Literacy

8 Diagnose problems for hardware, software, and advanced network systems and identify possible solutions for common technology issues. Examples: printer, projector, power supply, task manager, network connectivity, firewalls 8

9 Use digital tools, including multimedia, to create, review, and revise authentic products. 9

a Utilize advanced features of word processing, including outlining, developing forms, tracking changes, hyperlinking, and mail merging. 9.A

b Utilize spreadsheet features, including formulas, functions, sorting, filtering, charts, and graphs. 9.B

c Create presentations using effective communication skills and advanced features of multimedia, including photo, video, and audio editing. 9.C

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d Demonstrate how to compress, convert, secure, import, export, share, and back up files and transfer data among applications. 9.D

e Demonstrate how to set up, conduct, attend, and participate in virtual meetings and conferences. 9.E

10 Research and report on the functions and types of the most common computer and mobile device operating systems. Examples: Windows, Mac OS, Linux, Android, iOS 10

11 Analyze the effects of current technologies on culture, society, economy, environment, and politics and predict possible future innovations. 11

a Demonstrate proficiency in the use of emerging technology resources, including electronic communications. 11.A

12 Demonstrate appropriate digital citizenship through safe, ethical, and legal use of technology systems and digital content. 12

a Explain consequences of inappropriate, illegal, and unethical use of technology systems and digital content. Examples: cyberbullying, plagiarism, phishing, hoaxes, impersonation, baiting, spoofing, inappropriate sexual communications 12.A

b Gather, evaluate, and share information about copyright laws and policies regarding ownership and use of digital content. 12.B

c Explain the implications of creating and maintaining a positive digital footprint. 12.C

d Critique Internet and digital information for validity, reliability, accuracy, bias, and current relevance. 12.D

e Cite sources of digital content using a style manual. Examples: Modern Language Association (MLA), American Psychological Association (APA) 12.E

13 Utilize an online learning-management system to engage in goal-oriented, focused, project-based, and inquiry-oriented collaborative learning projects, discussions, and online assessments beyond the traditional classroom. 13

14 Explain specific steps that consumers can take to minimize online exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees. 14

a Describe the uses and limitations of online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software. 14.A

Financial Management and Budgeting

15 Develop a personal plan for managing income, expenses, savings, and charitable contributions, using spreadsheets, online resources, or commercial software. 15

a Create and adjust budgets, net worth statements, and income/expense statements using a spreadsheet or other financial planning tool. 15.A

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b Identify types of income other than wages, including rental income, interest, and profit earned from various sources. 15.B

c Investigate, evaluate, and share information about various methods for acquiring goods and making major purchases. Examples: borrowing, renting, leasing, paying cash 15.C

d Compare costs of goods and services to determine best value, including sales tax, tips, coupons, discounts, product quality, and unit pricing. 15.D

e Explain how to use different payment methods, including cash, debit card, credit card, electronic payments via mobile devices or online, checks, payroll cards, layaway plans, and automatic bank deductions. 15.E

Banking and Financial Institutions

16 Describe the functions, advantages, and disadvantages of various types of financial institutions. Examples: central banks, retail and commercial banks, Internet banks, credit unions, savings and loan associations, investment banks and companies, brokerage firms, insurance companies 16

a Evaluate services and related costs associated with personal banking at various financial institutions. Examples: checking and savings accounts, personal checks, cashier's checks, overdraft fees, online banking 16.A

17 Manage checking and savings accounts, balance bank statements, and use online financial services. 17

Credit and Debt

18 Explain advantages and disadvantages of using credit. Assess ways that credit card terms affect the cost of using credit and the impact of those costs on personal finances. Examples: annual percentage rate (APR), grace period, fees, methods of calculating interest 18

19 Explain why credit ratings and credit reports are important to consumers. 19

a List ways of building and maintaining a good credit score. Examples: credit card utilization, closing credit accounts, quantity of credit cards 19.A

b Determine the implications of entering into contracts and binding agreements. Examples: cell phone contracts, rent-to-own agreements, subscription services, automatic enrollments 19.B

c Compare different types of loans and their advantages and disadvantages, including college loans, payday loans, personal and/or signature loans, vehicle loans, collateral loans, passbook loans, and home mortgages. 19.C

d Describe legal and illegal types of credit that carry high interest rates, including payday loans, rent-to-buy agreements, and loan-sharking. 19.D

e Gather and share information about requirements and eligibility for filing bankruptcy, including means tests and credit counseling. 19.E

f Assess the effects of bankruptcy filings on the consumer, including Chapter 7, Chapter 11, and Chapter 13. 19.F

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Saving and Investing	**20 Gather, evaluate, and share information about saving for short-term goals. Examples: holiday savings accounts, "rainy day" or emergency funds, passbook savings accounts** 20
	21 Gather, evaluate, and share information about investing for income, retirement, and other long-term goals, indicating advantages and disadvantages of various forms of investment. Examples: mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, commodities; compound interest, Rule of 72 21
Risk Management and Insurance	**22 Determine the types of insurance available to deal with different risks, including automobile, personal and professional liability, homeowner's, renter's, property, health, life, long-term care, and disability.** 22 a Identify factors that affect the cost of insurance. 22.A b Identify perils that are insurable. Examples: injury, loss, destruction 22.B
	23 Summarize safety and health standards in the workplace for daily procedures, emergency procedures, equipment and tools, dress, use of technology, and work area maintenance. 23
	24 Develop a plan for financial and personal security in the event of disaster, including secure storage of financial records and personal documents, available cash reserve, household inventory, medical records retention, wills, and living wills. 24
Taxes	**25 Explain why taxes are necessary, including how they are used at local, state, and federal levels.** 25
	26 Gather and share information about types of taxes paid by individuals, families, and businesses. Examples: sales, property, fuel, Social Security, Medicare, and income taxes 26 a Research and explain how taxpayers receive information about taxes owed. Examples: sales, property, fuel, Social Security, Medicare, and income taxes 26.A
	27 Gather and share information regarding how taxes are computed and collected. 27