Career Studies and Financial Literacy: Grades 4–5

ESSENTIAL SKILLS - INTERMEDIATE - GRADES 4-5

ADAPTABILITY

1 Identify ways to approach and/or solve a problem. ES.I.1

2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.I.2

DILIGENCE

3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.I.3

4 Create and prioritize short-term goals. ES.I.4

INITIATIVE

5 Practice on-task behaviors with minimal direction. ES.I.5

6 Use failure as a learning opportunity. ES.I.6

7 Practice personal responsibility. ES.I.7

KNOWLEDGE

8 Follow classroom procedures, activities and behavior in various settings. ES.I.8

9 Apply reading, writing and mathematics skills to authentic, real-world tasks. ES.I.9

RELIABILITY

10 Complete tasks on time. ES.I.10

11 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance. ES.I.11

12 Exhibit self-control with minimal guidance. ES.I.12

DRUG-FREE

13 Describe the risk associated with the inappropriate use of household products, medications and alcohol. ES.I.13

COMMUNICATION

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14 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led). ES.I.14

a Follow agreed-upon rules for discussions (e.g., practice active listening and taking turns speaking). ES.I.14.A

b Speak clearly at an understandable pace using appropriate facts and relevant, descriptive details and complete sentences when appropriate. ES.I.14.B

c Pose and respond to specific questions to clarify or follow up on information and make comments that contribute to the discussion and link to the remarks of others. ES.I.14.C

d Use the reasons and evidence a speaker provides to refine ideas when responding to others' ideas. ES.I.14.D

e Adapt speech, using both verbal and nonverbal skills, to a variety of situations using formal English when appropriate. ES.I.14.E

15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view. ES.I.15

16 Identify appropriate strategies to resolve conflicts with guidance. ES.I.16

CAREERS - INTERMEDIATE - GRADES 4-5

EXPLORATION

1 Explain why people need to work (e.g., earn money, contribute to society, develop identity as a worker, enhance self-esteem to meet basic needs (food, clothing, shelter) and for personal satisfaction and enjoyment). C.I.1

2 Identify and describe jobs in the community, state, and world and explore how they fit within the Kentucky Career Clusters (e.g., Agriculture, Advanced Manufacturing, Financial Services, Healthcare and Human Services, etc.). C.I.2

3 Describe how personal interests, values and abilities influence career choices. C.I.3

PREPARATION

4 Compare how academic content learned in school (e.g., mathematics, reading/writing, science, social studies) impacts future jobs/careers. C.I.4

5 Use various sources of career information (e.g., career fairs, guest speakers, field trips virtual field trips, career websites) to evaluate jobs/careers that reflect individual interests/needs. C.I.5

6 Manage digital identity in a safe and proactive way that has a positive impact on future career opportunities. C.I.6

APPLICATION

7 Identify and follow essential skills and soft skills (e.g., attendance, communication, leadership, preparedness, quality of work, respect, teamwork, time management, etc.) that are necessary for both the classroom and the workplace. C.I.7

8 Explore and set personal goals related to career interests, academic skills, essential skills, and soft skills. C.I.8

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FINANCIAL LITERACY – INTERMEDIATE - Grades 4-5

EARNING AND INCOME

1 Compare the financial impacts of a career choice (e.g., financial goals, desired lifestyle, values, etc.) FL.I.1

2 Identify ways people earn income, (e.g., wages, salaries and tips.) FL.I.2

CREDIT AND DEBT

3 Explain how credit is used as a basic financial tool. FL.I.3

4 Explain how borrowing money (credit) is more expensive than paying cash (e.g., interest, fees) FL.I.4

DECISION MAKING AND MONEY MANAGEMENT

5 Identify factors and experiences, including role models, peer and media influence that impact spending patterns. FL.I.5

6 Develop a basic budget which includes income, expenses and savings for a specific purpose. FL.I.6

7 Explain how financial management is needed to meet the goals of individuals and families by describing expenses for short- and long-term goals. FL.I.7

SAVING AND INVESTING

8 Explain how investing puts money to work to earn more money for the future. FL.I.8

9 Describe reasons (i.e., financial goals) people make investments for the future. FL.I.9

10 Compare the advantages and disadvantages of different ways to save money (e.g., piggy bank, local bank, credit union). FL.I.10

MONEY AND THE ECONOMY

11 Compare different payment methods (e.g., money, coins, writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.11

12 Describe various services (e.g., deposits, withdrawals, loans) provided by financial institutions (e.g., banks, credit unions). FL.I.12

13 Explain that people are required to pay taxes that contribute to services provided to their community (e.g., fire protection, police, public libraries and schools). FL.I.13

INSURANCE AND RISK MANAGEMENT

14 Identify the purpose of insurance and give examples of financial risks that are covered by insurance. FL.I.14

15 Explain the reasons for not sharing personal information with strangers. FL.I.15