Career Studies and Financial Literacy: Grades 6–8

ESSENTIAL SKILLS - MIDDLE SCHOOL - GRADES 6-8

ADAPTABILITY

1 Practice problem solving skills in a variety of situations to apply to real-world problems. ES.M.1

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

DILIGENCE

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

4 Outline goals (short and long-term) and prioritize as necessary to complete task. ES.M.4

INITIATIVE

5 Apply failure as a learning opportunity. ES.M.5

6 Practice on-task behaviors with minimal direction. ES.M.6

7 Practice, apply and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning). ES.M.7

KNOWLEDGE

8 Apply reading, writing, mathematics, science and technology skills to authentic, real-world tasks. ES.M.8

9 Apply and explain important concepts in learning to an authentic audience. ES.M.9

RELIABILITY

10 Demonstrate consistent punctuality in a variety of activities with minimal guidance. ES.M.10

11 Describe appropriate attire for various situations. ES.M.11

12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations. ES.M.12

13 Exhibit self-control. ES.M.13

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RUG-FREE

14 Identify and explain the consequences of substance abuse. ES.M.14

15 Explain the need for random drug screening. ES.M.15

COMMUNICATION

16 Engage effectively in a range of age appropriate collaborative discussions (one-on-one, in groups and teacher led). ES.M.16

- a Work with peers to create rules for collegial discussions and decision making (e.g., informal consensus, taking votes on key issues, presentation of alternate views). ES.M.16.A
- b Speak clearly at an understandable pace using appropriate facts and relevant, descriptive details and complete sentences when appropriate. ES.M.16.B
- c Pose and respond to questions that connect the ideas of others and comment with relevant evidence, observations and ideas. ES.M.16.C
- d Acknowledge new information expressed by others, and, when warranted, qualify or justify their own views in light of the evidence presented. ES.M.16.D
- e Present claims and findings, sequencing ideas logically and using pertinent descriptions, facts and details to accentuate main ideas or themes; using appropriate eye contact, adequate volume and clear pronunciation. ES.M.16.E
- f Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate. ES.M.16.F

17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. ES.M.17

18 Practice effective conflict resolution strategies with minimal guidance. ES.M.18

CAREERS - MIDDLE SCHOOL - GRADES 6-8

EXPLORATION

1 Complete and reflect on personal inventory surveys to explore and evaluate jobs within the Kentucky Career Clusters. C.M.1

2 Explain how desired lifestyle can change career choice. C.M.2

3 Use various sources of career information (e.g., career days, guest speakers, field trips, virtual field trips, career fairs, career websites, school counselors) to evaluate jobs/careers that reflect individual interests/needs. C.M.3

4 Explain how positions in the workplace and community are constantly changing (e.g., librarian to media specialist, remote employment opportunities) due to supply and demand and technological impacts on industry. C.M.4

5 Research institutions offering the program area of interest to explore the costs (time, money) associated with post-secondary and technical education; identify potential funding sources (e.g., scholarships, grants, loans, state-specific funding). C.M.5

PREPARATION

6 Utilize a goal-setting process to develop, track progress and reflect on short-term and long-term personal, educational, and career goals. C.M.6

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Explain how academic and personal choices (e.g., extracurricular and community involvement) can enhance future opportunities. C.M.7

8 Demonstrate ethical digital citizenship and professional behavior by managing online reputation, respecting intellectual property and using social media and Artificial Intelligence in a way that supports career success. C.M.8

9 Identify how personal, career and education choices impact major life decisions (e.g., location, travel, financial commitment). C.M.9

10 Explore available Career and Technical Education (CTE) program courses and Career and Technical Student Organizations (CTSO) that support career or occupational areas of interest. C.M.10

11 Create and maintain an Individual Learning Plan (ILP) as a tool to explore self-knowledge and academic aptitude by relating interests, values and abilities to career choices. C.M.11

APPLICATION

12 Demonstrate and apply key work skills (e.g., attendance, respect, preparedness, quality of work, and time management) both in the classroom and in extracurricular or volunteer activities, to support career readiness. C.M.12

13 Demonstrate problem-solving, critical thinking and collaboration strategies in a workplace setting. C.M.13

FINANCIAL LITERACY - MIDDLE SCHOOL - GRADES 6-8

EDUCATION AND INCOME

1 Develop and manage financial goals for the future based on one's career choice and lifestyle expectations to meet the needs of individuals and families. FL.M.1

2 Describe how people can earn income through work (e.g., wages, commission) or earn income without working (e.g., interest, capital gains). FL.M.2

3 Explain income and the deductions required (i.e., wages and salaries minus payroll deductions equal net income or take-home pay). FL.M.3

CREDIT AND DEBT

4 Compare a variety of credit sources from which consumers can choose to borrow. FL.M.4

5 Compare the costs and benefits of using credit to make good borrowing decisions. FL.M.5

DECISION MAKING AND MONEY MANAGEMENT

6 Identify financial management resources to develop short term and long-term goals, create budgets, and develop saving plans. FL.M.6

7 Apply decision-making strategies when buying products. FL.M.7

8 Compare and evaluate products and services based on major factors (e.g., brand name, price, quality features, availability) when making consumer decisions. FL.M.8

9 Investigate how marketing, advertising, and technology influence family and consumer decision making (e.g., bandwagon, facts and figures, emotional appeal, endorsement, free samples, gimmicks, misleading information, social media, etc.). FL.M.9

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SAVING AND INVESTING

10 List examples of savings and investment resources for current income and future growth. FL.M.10

11 Compare the different ways to save and invest money (e.g., savings, certificate of deposits, individual retirement account (IRA), stocks). FL.M.11

MONEY AND THE ECONOMY

12 Compare the relationship between supply and demand and their role in meeting consumer needs. FL.M.12

INSURANCE AND RISK MANAGEMENT

13 Research federal government depository insurance coverage and limits related to consumer bank and credit union accounts. FL.M.13

14 Investigate the use of insurance to cover the risk of financial loss (e.g., liability, health, auto, renter, home). FL.M.14