Nebraska CTE

Life & Career Readiness

Integrate the characteristics of personal development. HSE.HS.29.1	**a** Identify adult roles and responsibilities of each. HSE.HS.29.1.A
	b Describe theories of development related to the adolescent and adult life stages (e.g., Havighurst, Bronfenbrenner, Erikson). HSE.HS.29.1.B
	c Summarize research on values, beliefs, character and personality traits, and behavior change models. HSE.HS.29.1.C
	d Demonstrate goal setting skills to enhance lifestyle choices and behaviors. HSE.HS.29.1.D
	e Analyze decision-making models. HSE.HS.29.1.E
Apply career readiness skills to develop a personal career plan. HSE.HS.29.2	**a** Demonstrate effective and appropriate communication. HSE.HS.29.2.A
	b Implement creative problem solving and critical thinking strategies. HSE.HS.29.2.B
	c Model teamwork and leadership skills. HSE.HS.29.2.C
	d Demonstrate effective use of technology as a responsible digital citizen. HSE.HS.29.2.D
	e Identify personal qualities and qualifications needed for employment. HSE.HS.29.2.E
	f Identify potential careers, including but not limited to Family and Consumer Sciences careers. HSE.HS.29.2.F
	g Demonstrate the ability to effectively seek employment (e.g., completing applications, creating a resume, interviewing). HSE.HS.29.2.G
Explain the process of calculating income and taxes. HSE.HS.29.3	**a** Interpret a pay stub to calculate gross and net pay and identify benefits. HSE.HS.29.3.A
	b Define payroll withholdings and identify why deductions are made. HSE.HS.29.3.B
	c Describe information needed and required forms relevant to the completion of tate and federal income tax forms (e.g., W-4, W-2, 1040) HSE.HS.29.3.C

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	d Identify the purpose of taxes and differentiate between the different types of taxes (e.g., sales tax, property tax, income tax). HSE.HS.29.3.D
Apply money management skills and strategies. HSE.HS.29.4	**a** Compare and contrast the various types of financial institutions and the services they provide. HSE.HS.29.4.A
	b Compare and contrast a statement of financial position, income and expense statement, and spending plan HSE.HS.29.4.B
	c Develop a personal spending plan/budget. HSE.HS.29.4.C
	d Compare and contrast different forms of financial exchange (e.g., cash, credit, debit, electronic funds transfer, emerging payment forms) HSE.HS.29.4.D
Evaluate savings and investment strategies based on individual preferences and circumstances to achieve financial goals. HSE.HS.29.5	**a** Identify the value of saving money and strategies to save money. HSE.HS.29.5.A
	b Compare the characteristics of savings tools (e.g., savings account, certificates of deposit, savings bonds) and how they relate to financial goals HSE.HS.29.5.B
	c Distinguish between common types of investments. HSE.HS.29.5.C
	d Compare and contrast saving and investing strategies that consider risk, return, and building wealth. HSE.HS.29.5.D
Evaluate factors that affect the choice of credit, the cost of credit, maintaining credit, and the legal aspects of using credit. HSE.HS.29.6	**a** Evaluate the opportunity cost for each financial decision involving credit (e.g., credit cards, auto loans, student loans). HSE.HS.29.6.A
	b Describe the process to obtain various forms of credit. HSE.HS.29.6.B
	c Explain the importance of credit ratings and credit scores and the effect on an individual's credit report, cost of credit, and future use of credit. HSE.HS.29.6.C
	d Summarize the rights and responsibilities of consumers according to credit legislation (e.g., truth-in-lending, fair credit reporting, equal credit opportunity, fair debt collection). HSE.HS.29.6.D
	e Explain the risks associated with fraud and fraud protection guidelines. HSE.HS.29.6.E
	f Apply the planned buying process to housing and transportation decisions (buying, renting, leasing). HSE.HS.29.6.F
Analyze appropriate and cost-effective risk management strategies. HSE.HS.29.7	**a** Identify the terms, concepts, and practices instrumental to varied forms of insurance (e.g., deductible, premium, peril, risk). HSE.HS.29.7.A
	b Identify the type of insurance associated with different types of risk (e.g., automobile, personal and professional liability, property, health, life, long-term care, disability). HSE.HS.29.7.B

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	c Compare and contrast insurance policies based on individual preferences and circumstances. HSE.HS.29.7.C
	d Compare sources of insurance coverage, including employee benefit plans. HSE.HS.29.7.D
Apply various life ready skills that are needed for adulthood. HSE.HS.29.8	**a** Identify consumer skills for providing and maintaining clothing, transportation, housing, and recreation needs of individuals and their families. HSE.HS.29.8.A
	b Demonstrate personal and family resource decision making to meet personal and family goals across the lifespan. HSE.HS.29.8.B
	c Compare and contrast potential impact of career path decisions on balancing work and family responsibilities. HSE.HS.29.8.C
	d Identify solutions to real-world problems related to career/life goal setting and balance (e.g., meal planning, family budgeting, time management). HSE.HS.29.8.D
	e Summarize the aspects of wellness (physical, intellectual, emotional, social, spiritual, financial, environmental) and the impact on personal development. HSE.HS.29.8.E