

Title 7: Education K-12

Part 215: Mississippi Secondary Curriculum Frameworks, Junior Seminar Early College High School



2020
Mississippi
College- and Career-Readiness
Junior Seminar Curriculum for
Early College High Schools

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Introduction

Mission Statement

The Mississippi Department of Education (MDE) is dedicated to student success, which includes improving student achievement of 21st century skills. The Mississippi College- and Career-Readiness Junior Seminar Curriculum for Early College High Schools provides a consistent and clear understanding of what students are to be able to do at the end of each unit. The curriculum was designed to be relevant to the real world, reflecting the knowledge and skills needed for success in college, career and to compete in a global economy.

Purpose

The Junior Seminar course was developed to support the vision and mission of the MDE that all students graduate from high school prepared for college, career, and active citizenship. The Junior Seminar course curriculum outlines what knowledge students should obtain and the types of skills that must be mastered upon completion of the course. These standards have been determined to be relevant for students' successful transition to postsecondary and the workforce.

Implementation

The Junior Seminar course was piloted during the 2018-2019 school year. This course was developed for students enrolled as juniors in an early college high school program.

References and Resources

Get2College

Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Council for Economic Education

The unit on financial literacy was adapted from the *National Standards for Financial Literacy* published by the Council for Economic Education.

Jump\$tart

The unit on financial literacy was also adapted from the *National K-12 Standard for Personal Finance Education* published by Jump\$tart.

ACT College- and Career-Readiness Standards

These standards are used to provide essential skills and knowledge needed for students to effectively prepare for college, a career, and life after high school.

[ACT](#)

Resources/References

A list of recommended references/resources is provided for each unit in Appendix A. Each list includes online instructional resources that may be used to teach or enhance each Junior Seminar unit. These resources are recommended and are not endorsed by the MDE or its partnering institutions. The list may be modified or enhanced based on the needs and abilities of students and available resources.

Preface

The Early College High School (ECHS) Seminar Curriculum is a research-based curriculum, developed as part of the model for Mississippi Early College High Schools. Units within this curriculum provide students with a thorough and well-rounded college- and career-readiness course that will ensure student learning is personalized while developing essential skills needed to be ready for college, career, and life. Connecting the Junior Seminar course to the Senior Seminar course creates a seamless transition from one grade to the next.

Course Description

The Junior Seminar course is to be taught at an ECHS in the 11th grade. This seminar course includes content for graduation requirements, ACT/PSAT study skills, financial literacy, and studies on how to prepare for college, career, and community service. This course was designed for students to have purposeful advising and learning opportunities of 21st century skills that will prepare them to be successful in college, career, and life. This curriculum provides students with opportunities for personalized learning and includes hands-on experiences that will prepare students for employment and continuing education, and to become productive citizens within their communities.

Note: Based upon the ECHS's program of study, the following units may be taught during the sophomore or junior years.

ACT and WorkKeys
Public Speaking
Financial Literacy

Research Synopsis

Introduction

High schools work to increase college- and career-readiness skills in order to prepare students for college, career, and life. These skills enable students to not only graduate high school but also pursue higher education. Eighty-six percent of high school students expect to attend college but lack the guidance and support needed to prepare for college enrollment and success. College- and career-readiness skills are measured through students' mastery of four major components: key cognitive strategies, key content knowledge, academic behaviors, and contextual skills. Together, these four major components develop students who are fully prepared for postsecondary education.

In addition, most employers believe that employees lack the multidimensional skills needed to succeed in the workplace. These skills can be achieved through courses that emphasize college- and career-readiness skills, including the development of both cognitive and metacognitive capabilities. With analysis skills, interpretation, precision and accuracy, problem-solving, and reasoning skills, employers feel that employees are better prepared for success in the workforce. High schools focus on instilling these multidimensional skills in students in order to ensure that students are easily able to transition from high school to college and to the workplace.

Transition to Postsecondary Education

The Mississippi Articulation Transfer Tool (MAT^T) is the articulation agreement between Mississippi Community Colleges and the Mississippi Institutions of Higher Learning. High school counselors are highly encouraged to utilize the MAT^T during the advisement process of dual credit and dual enrollment. matttransfertool.com

Best Practices

Innovative Instructional Technologies

Recognizing that today's students are digital learners, the classroom should be equipped with tools that will teach students in the way they need to learn. The high school teacher's goal should be to include teaching strategies that incorporate current technology. To make use of the latest online communication tools, the classroom teacher is encouraged to use a learning management system that introduces students to education in an online environment and places the responsibility of learning on the student.

Differentiated Instruction

Students learn in a variety of ways. Some are visual learners, needing only to read information and study it to succeed. Others are auditory learners, thriving best when information is read aloud to them. Still, others are tactile learners, needing to participate actively in their learning experiences. Add the students' backgrounds, emotional health, and circumstances, and a unique learner emerges. By providing various teaching and assessment strategies, students with various learning styles can succeed.

Cooperative Learning

Cooperative learning can help students understand topics when independent learning cannot. Therefore, one will see several opportunities in a high school curriculum for group work. To function in today's workforce, students need to be able to work collaboratively with others and solve problems without excessive conflict.

Conclusion

Through this course, high school students may develop college- and career-readiness skills that will help them in the adaptation into college, career, and life. Students who complete this course will be well equipped for the workforce because they will have the cognitive and metacognitive skills needed to succeed in life after high school.

Unit 1: Introduction to Junior Seminar

Competencies and Suggested Objectives	
1.	Create/revise academic and personal S.M.A.R.T. goals for the current school year. <ol style="list-style-type: none">Discuss reasons for setting goals.Define each part of a S.M.A.R.T. goal.Write a reflection on S.M.A.R.T. goals created for the previous school year. (Based on previous goals, will any changes be made to goals for the current school year OR how will goals created for the current school year help build on S.M.A.R.T. goals from previous school years?)Identify action steps that will lead to the achievement of the S.M.A.R.T. goals.Write a mission statement that includes personal and academic S.M.A.R.T. goals for the junior year.
2.	Review and update the student Individual Success Plan (ISP) with a staff member or counselor. <ol style="list-style-type: none">Determine that all selected diploma requirements, based on the chosen career, are current and postsecondary plans are developed.Schedule a meeting with the high school counselors/staff to complete the items below.<ul style="list-style-type: none">Revise the ISP to ensure requirements for the selected diploma are current and on track for graduation.Create a collaborative school calendar of dates for student conferences and important deadlines, assessments, and portfolio artifacts.Determine eligibility of Mississippi HELP grant scholarships and Mississippi Scholars based on the ISP.Develop a junior checklist for college planning.Evaluate postsecondary programs to determine progress toward meeting postsecondary/career goals.Create or revise a student résumé that includes the items below.<ul style="list-style-type: none">Work experience (e.g., internships, job shadowing experiences, summer jobs, part-time work)Volunteering/community service projectsSchool informationLeadership activitiesExtracurricular activities
3.	Gain an introductory knowledge of how to implement the junior year community service project.

Unit 2: The Student Portfolio and Exhibit

The following unit provides all students with an opportunity to develop a portfolio that uniquely demonstrates the culmination of their proficiency in academics, 21st century skills (i.e., critical thinking, creativity, collaboration, and communication), and citizenship. Reflecting on who they are while showing what they want to do, the portfolio allows students to communicate and demonstrate 21st century skills and knowledge of postsecondary and career interests.

The final portfolio exhibit should be cumulative in that it includes artifacts from Grades 9-11 and affirms students' ability to think critically and creatively, to solve practical problems, to make reasoned and ethical decisions, and to communicate effectively. This portfolio will require cooperation and collaboration among faculty members to ensure students have the resources needed to complete the portfolio (i.e., an administrator, an academic teacher, a counselor, and/or media specialists).

Competencies and Suggested Objectives
<ol style="list-style-type: none">1. Discuss the purpose and development of a student portfolio.<ol style="list-style-type: none">a. Explain the purpose of a student portfolio.b. Identify and explain each component of a student portfolio.c. Assess ways a student portfolio will demonstrate 21st century skills and knowledge from across curricula.d. Determine requirements for the portfolio based on the assessment rubric. (Sample rubric can be found in Appendix B.)
<ol style="list-style-type: none">2. Demonstrate how to collect and organize exemplary artifacts into the student portfolio.<ol style="list-style-type: none">a. Collect and identify individual exemplary artifacts for the portfolio (e.g., academic assignments, writing samples, collaborative projects, job shadowing experiences, etc.) that will measure intended outcomes of 21st century skills and citizenship across subject areas and disciplines.b. Write a reflection for each artifact that will be included in the final portfolio. (Sample reflection form can be found in Appendix B.)c. Create a collaborative calendar with teachers, counselors, and staff to determine when artifacts and written assignments for the portfolio are due throughout the year.
<ol style="list-style-type: none">3. Evaluate progress for the completion of the final portfolio.<ol style="list-style-type: none">a. Evaluate each artifact to ensure it demonstrates proficiency of 21st century skills.b. Complete reflections on selected artifacts.c. Schedule a date and time with the counselor and staff for the final portfolio exhibit.d. Write and prepare formal invitations to send to the selected/designated portfolio review panel.

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| <p>4. Present the final portfolio for evaluation.</p> <ul style="list-style-type: none">a. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.b. Communicate effectively how selected artifacts demonstrate the items below.<ul style="list-style-type: none">• Proficiency of 21st century skills based on the portfolio rubric• Proficiency in academic standards• Preparedness for the chosen career pathway/postsecondary program of studyc. Communicate effectively how selected artifacts demonstrate the items below.<ul style="list-style-type: none">• Evidence of self-reflection• Academic and social growth• Leadership |
| <p>5. Write and address formal thank you notes to mail/hand deliver to the portfolio exhibit panel members.</p> |

Unit 3: ACT/PSAT

Competencies and Suggested Objectives
<p><i>Note:</i> If students are taking the ACT for the first time, refer to the 10th grade seminar course for ACT standards and objectives.</p> <ol style="list-style-type: none">1. Create a plan to maximize the ACT composite score.<ol style="list-style-type: none">a. Upload the 10th grade ACT score to the student portfolio.b. Interpret the composite score of the ACT. (What do composite score and percentile ranking mean as a student?)c. Using the ACT standards, identify the score range goal and objectives needed to achieve the score goal.d. Discuss and develop a study plan for the scaled score of English, math, reading, and science based on the identified area for growth.e. Complete ACT practice tests focusing on the specific area for growth.f. Schedule and complete an application for the next administration of the ACT.
<ol style="list-style-type: none">2. Identify the assessments that are part of the PSAT/NMSQT and determine how to maximize the composite score.
<ol style="list-style-type: none">3. Prepare for the PSAT Evidenced Based Reading assessment.<ol style="list-style-type: none">a. Identify the number of questions in the reading section.b. Identify how much time will be allotted for this section of the exam.c. Analyze the format of reading questions.d. Complete the reading and analysis of practice text, informational graphics, charts, or tables to determine central ideas.e. Interpret words and phrases as they are used in a text.f. Complete practice PSAT reading assessments.
<ol style="list-style-type: none">4. Prepare for the PSAT Evidenced Based Writing component.<ol style="list-style-type: none">a. Identify the number and format of questions for this section.b. Complete practice PSAT writing prompts.
<ol style="list-style-type: none">5. Prepare for the PSAT Math component.<ol style="list-style-type: none">a. Identify the math areas of focus (i.e., algebra, problem solving and data analysis, advanced math, geometry, trigonometry, and pre-calculus).b. Demonstrate how to use a graphing calculator to complete the calculator section of the PSAT.c. Analyze the format of math questions.d. Complete practice PSAT math assessments.

Unit 4: Preparing for a Career

Competencies and suggested objectives	
1.	Research a selected career path based on interests and program of study in a completed ISP (e.g., O*Net Online , Bureau of Labor Statistics Occupational Outlook Handbook). <ol style="list-style-type: none">Determine the skills, education, and training that will be needed for this career/profession.Explore the technology used in this career/profession.Identify potential salary and employee benefits/compensations.Research current and future job availability for the chosen career path based on location.Determine the return on investment for the chosen career.Create a spreadsheet or flow chart showing the advancement of the chosen career path and track the cost of any additional education/certifications that could be required throughout this career or other related options.
2.	Participate in an internship, career interview, or job shadowing experience in person or online that is related to a researched career field. <ol style="list-style-type: none">Distinguish between an internship, a career interview, and a job shadowing experience.Discuss the purpose of an internship, a career interview, and job shadowing experience and how participating can provide purposeful exposure to a researched career path.Schedule a meeting with designated school staff to plan and schedule internship/job shadowing hours and expectations.Identify skills (technical, transferable, and/or “soft”) that are needed for the selected career field.Explain what this career looks like daily.Determine the current salary scale for the desired career.List the advantages and disadvantages of entering the selected career field.Identify work experiences that are beneficial to this selected career.Complete and document internship/job shadowing hours within the chosen career field.Share experiences with peers.
3.	Request a letter of recommendation from the internship or job shadowing experience.
4.	Submit internship or job shadowing experience evaluation forms.
5.	Write a reflection that gives an overview of the internship or job shadowing experience. The reflection should also answer the questions below. <ul style="list-style-type: none">How will this experience influence the selected career pathway?How did this experience compare to previous ideas or views of the chosen career?How did this experience help identify personal strengths and opportunities for growth?

Unit 5: College Selection and Transition

Competencies and Suggested Objectives	
1.	Investigate potential colleges/universities or military branches based on the ISP and career interests. <ol style="list-style-type: none">Create a student profile at Big Future or other selected resource to use in the college search.Select colleges/universities or military branches to research based on the ISP and career interests.Compare admissions requirements for selected military branches or selected colleges/universities (e.g., ACT score, grade point average (GPA), essay, and recommendation requirements).Determine “cost of attendance” (COA) for each college/university selected (myintuition).Write emails to potential college/university admissions counselors to introduce the student and their interests as well as request information on scheduled events and activities.Create a calendar of application deadlines for selected colleges/universities.Create a calendar of dates for enlistment/enrollment requirements for a selected military branch or ROTC.
2.	Demonstrate the ability to complete college admissions applications. <ol style="list-style-type: none">Identify the documents needed to complete a college application (e.g., ACT scores, transcripts, admissions essays, résumés, recommendations).(Juniors ONLY) Complete a mock application for review by a faculty member.Utilize admissions counselors from selected colleges to provide information on the application process and selection.(Seniors Only) Complete an official application for selected colleges/universities. (It is recommended that students complete three applications—a reach, match, and safety.)(Seniors Only) Review the process required to request official documents that will be required and sent to selected colleges/universities (e.g., transcript, ACT score, fee waiver, etc.).
3.	(Applications that require essays) Develop a written essay to meet college admissions, program entry, and/or scholarship requirements. <ol style="list-style-type: none">Identify the requirements of selected college/university admissions, program entry, and/or scholarship essay (e.g., relevant topics, word count, double spaced, font, header, and footer notes).Research and choose a relevant essay prompt.Create a draft of the college essay to be reviewed and edited by a faculty member or counselor.Create a final draft of the essay for submission to the selected college/university.
4.	(Juniors Only) Prepare for a transition to college. <ol style="list-style-type: none">Research college academic programs offered in the summer that align with interests and career paths.Register for college/university campus visits.

Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Unit 6: Financial Literacy

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| <ol style="list-style-type: none">1. Compare sources of personal income and compensation and analyze factors that affect net income.<ol style="list-style-type: none">a. Analyze the monetary and non-monetary value of employee benefits in addition to wages and salaries.b. Identify non-income factors that influence career choice.c. Compare the unemployment rates of workers with different levels of education.d. Describe the relationship between gross and net income.e. Identify the parts of a paycheck stub and describe the purpose of deductions.f. Explain the purpose of income tax and how it impacts net income.g. Complete a W-4 form, Mississippi Employee's Withholding Exemption Certificate, and Form I-9. |
| <ol style="list-style-type: none">2. Apply reliable information and systematic decision making to personal financial decisions.<ol style="list-style-type: none">a. Explain how personal financial decisions affect oneself as well as others.b. Evaluate reliable resources for financial advice or representation when making financial decisions, including consulting attorneys, tax advisors, and/or financial planners.c. Investigate sources of up-to-date information regarding consumer rights and responsibilities.d. Describe how inflation affects financial decisions, including the price of goods and services.e. Explain the process of resolving identity theft problems as recommended by the Federal Trade Commission and relevant financial institutions.f. Develop a definition of wealth based on personal values, priorities, and goals.g. Discuss the importance of having a personal financial plan, including goals, a spending-and-savings plan, an investing plan, an insurance plan, a net worth statement, and an estate plan. |
| <ol style="list-style-type: none">3. Analyze strategies to monitor income and expenses, plan for spending, and save for future goals.<ol style="list-style-type: none">a. Compare the features and costs of personal checking/savings accounts offered by different financial institutions.b. Investigate account management services that financial institutions provide (e.g., banking apps, websites, mobile alerts, online bill pay, direct deposit, etc.).c. Identify ways to deposit and withdraw funds from a personal checking and/or savings account.d. Discuss various banking activities used to make a purchase, make a deposit, and/or pay a bill (e.g., written check, ATM withdrawal, debit, person-to-person transaction, prepaid card, etc.).e. Write a check.f. Reconcile a checking account.g. Compare the costs of cashing a check with various third parties, such as banks or credit unions, check-cashing services, and retail outlets.h. Compare the advantages and disadvantages of owning a house versus renting.i. Identify common monthly bills and demonstrate how to schedule and manage bill payments.j. Develop a budgeting plan to manage spending and saving. |

<p>4. Develop strategies to control and manage credit and debt.</p> <ol style="list-style-type: none"> Discuss the benefits and costs of using credit and debt. Explain the effect of debt on net worth and the ability to borrow money. Compare and contrast debit and credit cards. Examine a credit card statement and identify the interest rate and fees charged. Analyze credit reports and credit scores. Discuss the relationship between compound interest and debt and its effect on wealth building. Differentiate among various types of student loans and alternatives as a means of paying for postsecondary education. Determine the most cost-effective option for purchasing a vehicle.
<p>5. Explain how investing helps build wealth and meet financial goals.</p> <ol style="list-style-type: none"> Describe the differences between saving and investing and when to utilize each. Describe the importance of various sources of income on retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments. Compare various types of investments and give examples of how employer-matching contributions to employer-sponsored retirement savings plans and vesting schedules affect participating employees. Explain how compound interest works, its benefits to savers, and how to calculate it using an online calculator. Illustrate how the concept of time value of money applies to retirement planning. Compare the advantages of taxable, tax-deferred, and tax-advantaged investments for new savers, including Roth IRAs and employer-sponsored retirement vehicles. Define asset allocation and diversification and explain why they are key strategies for successful investing. Compare the consequences of delaying investment for retirement and the benefits of investing early. Explain the stock market, including the basics of how it functions, how investors interact with the stock exchange, and how investors make money in it.
<p>6. Analyze appropriate and cost-effective risk management strategies.</p> <ol style="list-style-type: none"> Identify and discuss the basic types of insurance available to consumers and determine the appropriate time to utilize each. Evaluate the costs and benefits of extended warranties. Differentiate among the main types of auto insurance coverage and determine the legal minimum amounts of auto insurance coverage required in Mississippi as well as the recommended optimal amounts. Identify the factors that influence the cost of homeowner's and renter's insurance. Explain the fundamentals of health insurance and identify various types of health insurance coverage. Analyze the conditions under which it is appropriate for young adults to have life, health, disability, and long-term care insurance and identify sources to obtain each. Explain premiums, deductibles, copays, and out-of-pocket expenses.

This unit was developed, in part, by the Mississippi Council on Economic Education. The competencies and suggested objectives are based on the Council for Economic Education's *National Standards for Financial Literacy* and the [*JumpStart*](#) *National Standards for K-12 Personal Finance Education*.

Unit 7: Community Service*

Competencies and suggested objectives
<p>1. Determine a service project that will meet a need within the local school/community.</p> <ol style="list-style-type: none"> Define community service. <ul style="list-style-type: none"> Discuss what a community service project is and why it is important. Explain the purpose of a service project and how it can impact a school or local community. Analyze potential service projects that would meet a need within the local school/community (e.g., children and schools, senior citizens, military, animals, environment, hungry or homeless, reducing crime, promoting safety, promoting community involvement or enhancement, maternal and child health, adult literacy, disease prevention and treatment, financial literacy). Determine how the selected service project or projects will be implemented within the local school/community (e.g., the whole class/grade, an individual student, groups of students, etc.).
<p>2. Write and present a proposal for the selected service project to peers and selected staff.</p> <ol style="list-style-type: none"> Explain how the project will benefit and create a positive environment for the local school/community involved in the project. Create a project work plan that details how the project will be fully implemented within a school/community. <i>If funding is required...</i> Develop a budget that includes expenditures (e.g., marketing, transportation, materials, and supplies), income (e.g., donated goods/services, funds raised, and grants), and how all monies will be reported. Explore external organizations/donors who can support and fund parts of the project. Create a fundraising plan that will meet the fundraising needs for the project.
<p>3. Implement a student-led service project into school/community.</p> <ol style="list-style-type: none"> Determine the roles and responsibilities of the service project work plan. Establish a consistent form of communication with volunteers, project participants, and staff involved in the project. Collect informational data on the progress of the project. Maintain financial documentation of all aspects of the service project.
<p>4. Evaluate the success of the student service project.</p> <ol style="list-style-type: none"> Evaluate to determine if the project benefitted and created a positive environment for the local school/community. Write a report that includes a summary, key points, visuals, challenges, and recommendations for next steps for the service project.
<p>5. Present the final overall report to the selected portfolio committee (e.g., make a video, write an article, create a slideshow, etc.).</p>

***Note:** It is recommended that the junior community service project be initiated and completed by individual students based on interests and needs of the local community.

Student Competency Profile

Student's Name: _____

This record is intended to serve as a method of noting student achievement of the competencies in each Unit. It can be duplicated for each student, and it can serve as a cumulative record of competencies achieved in the course.

Unit 1: Introduction to Junior Seminar		
	1.	Create/revise academic and personal S.M.A.R.T. goals for the current school year.
	2.	Review and update the student Individual Success Plan (ISP) with a staff member or counselor.
	3.	Gain an introductory knowledge of how to implement the junior year community service project.
Unit 2: Student Portfolio and Defense		
	1.	Discuss the purpose and development of a student portfolio.
	2.	Demonstrate how to collect and organize exemplary artifacts into the student portfolio.
	3.	Evaluate progress for the completion of the final portfolio.
	4.	Present the final portfolio for evaluation.
	5.	Write and address formal thank you notes to mail/hand deliver to the portfolio exhibit panel members.
Unit 3: ACT/PSAT		
	1.	Create a plan to maximize the ACT composite score.
	2.	Identify the assessments that are part of the PSAT/NMSQT and determine how to maximize the composite score.
	3.	Prepare for the PSAT Evidenced Based Reading assessment.
	4.	Prepare for the PSAT Evidenced Based Writing assessment.
	5.	Prepare for the PSAT Math component.
Unit 4: Preparing for a Career		
	1.	Research a selected career path based on interests and program of study in a completed ISP.
	2.	Participate in an internship, career interview, or job shadowing experience in person or online that is related to a researched career field.
	3.	Request a letter of recommendation from the internship or job shadowing experience.
	4.	Submit internship or job shadowing experience evaluation forms.
	5.	Write a reflection that gives an overview of the internship or job shadowing experience.
Unit 5: Preparing for College		
	1.	Investigate potential colleges/universities or military branches based on the ISP and career interests.
	2.	Demonstrate the ability to complete college admissions applications.

	3.	(Applications that require essays) Develop a written essay to meet college admissions, program entry, and/or scholarship requirements.
	4.	(Juniors Only) Prepare for a transition to college.
Unit 6: Financial Literacy		
	1.	Compare sources of personal income and compensation and analyze factors that affect net income.
	2.	Apply reliable information and systematic decision making to personal financial decisions.
	3.	Analyze strategies to monitor income and expenses, plan for spending, and save for future goals.
	4.	Develop strategies to control and manage credit and debt.
	5.	Explain how investing helps build wealth and meet financial goals.
	6.	Analyze appropriate and cost-effective risk management strategies.
Unit 7: Community Service		
	1.	Determine a service project that will meet a need within the local school/community.
	2.	Write and present a proposal for the selected service project to peers and selected staff.
	3.	Implement a student-led community service project into the school/community.
	4.	Evaluate the success of the student community service project.
	5.	Present the final overall report to the selected portfolio committee.

Source: *Miss. Code Ann. § 37-16-7*

Appendix A: Unit References/Resources

References and resources listed below were recommended by members of the CCR taskforce, teachers, and counselors who contributed to the development of this document. Any resource listed below is not to be conveyed as an endorsement of any organization or company.

Unit 1: Introduction to Junior Seminar

Eby, K. (2015). The essential guide to writing S.M.A.R.T. goals. Retrieved January 16, 2020, from www.smartsheet.com/blog/essential-guide-writing-smart-goals

College resume guidance, worksheet, templates. (n.d.) Retrieved from get2college.org/resumes

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Appendix B: Individual Success Plan (ISP)



MISSISSIPPI
DEPARTMENT OF
EDUCATION

Ensuring a bright future for every child

Student Planning Tool for the Traditional Diploma

I. STUDENT INFORMATION					
Student Name:				MSIS#:	
Career Cluster: (select one) Refer to guidance document for additional information	<input type="checkbox"/> Agriculture, Food, and Natural Resources	<input type="checkbox"/> Education and Training	<input type="checkbox"/> Hospitality and Tourism	<input type="checkbox"/> Manufacturing	
	<input type="checkbox"/> Architecture and Construction	<input type="checkbox"/> Finance	<input type="checkbox"/> Human Sciences	<input type="checkbox"/> Marketing	
	<input type="checkbox"/> Arts, A/V Technology, and Communications	<input type="checkbox"/> Government and Public Administration	<input type="checkbox"/> Information Technology	<input type="checkbox"/> STEM	
	<input type="checkbox"/> Business, Management, and Administration	<input type="checkbox"/> Health Science	<input type="checkbox"/> Law, Public Safety, Corrections, and Security	<input type="checkbox"/> Transportation, Distribution, and Logistics	
II. TRADITIONAL DIPLOMA AND ENDORSEMENT OPTIONS (select at least one)					
Academic Endorsement (26 Credits) Date Selected:		Career and Technical (CTE) Endorsement (26 Credits) Date Selected:		Distinguished Academic Endorsement (28 Credits) Date Selected:	
	Earn an overall GPA of 2.5.		Earn an overall GPA of 2.5.		Earn an overall GPA of 3.0.
	Courses must meet MS IHL College Preparatory Curriculum (CPC) requirements.		Must complete a four-course sequential program of study.		Earn four additional Carnegie units for a total of 28 (four science and four social studies credits)
	Earn MS IHL and community college-readiness benchmarks (ACT sub scores of 17 in English and 19 in math as approved by postsecondary for non-remediation at most community colleges and IHL college-ready courses in senior year or the equivalent SAT score as defined by IHL).		Earn two additional Carnegie units for a total of 26.		Courses must meet MS IHL CPC recommended requirements.
	Earn two additional Carnegie units for a total of 26.		Earn silver level on ACT WorkKeys.		Earn national college-readiness benchmarks on each subtest established by ACT (18 in English and 22 in math or SAT equivalency as established by College Board and IHL).
Must successfully complete one of the following:		Must successfully complete one of the following:		Must successfully complete one of the following:	
	One AP course with a C or higher and take the appropriate AP exam		One CTE dual credit or earn articulated credit in the high school CTE course		One AP course with a B or higher and take the appropriate AP exam
	One Diploma Program-IB course with a C or higher and take the appropriate IB exams		Work-based learning experience or career pathway experience		One Diploma Program-IB course with a B or higher and take the appropriate IB exams

	One academic dual-credit course with a C or higher in the course		Earn a State Board of Education-approved national credential		One academic dual-credit course with a B or higher in the course
--	--	--	--	--	--

III. REQUIREMENTS AND RECOMMENDATIONS

Date Met	Requirements
	Student identifies an endorsement prior to entering ninth grade. Endorsement requirements can only be changed with parental permission. (Refer to Section VI for parent signature.)
	For early release, student must have met college- or career-readiness benchmarks (ACT sub scores of 17 in English and 19 in math or earned a Silver level on ACT WorkKeys or SAT equivalency sub scores). Alternately, a student must meet ALL of the following: <ul style="list-style-type: none"> • Have a 2.5 GPA • On track to meet diploma requirements • Passed or met all MAAP assessment requirements for graduation • Concurrently enrolled in Essentials of College Math or Essentials of College Literacy
Date Met	Recommendations
	For early graduation, a student should successfully complete an area of endorsement.
	Student should take a math or math equivalency senior year.

IV. PROGRAM OF STUDY: (Coursework must match endorsement option selected. See MS Public School Accountability Standards for course substitutions.)							
Curriculum Area	Traditional Diploma Carnegie Units	7th grade	8th grade	9th grade	10th grade	11th grade	12th grade
English	4						
Math	4						
Science	3						
Social Studies	3.5						
*Physical Ed	.5						
*Health	.5						
Art	1						
College & Career Readiness	1						
Technology or Computer Science	1						
Electives	5.5						
Additional & CTE Electives (if applicable)							
TOTAL Carnegie Units Earned/GPA		/GPA:	/GPA:	/GPA:	/GPA:	/GPA:	/GPA:

V. ASSESSMENT INFORMATION															
ACT							SAT				National Certification			WorkKeys	
Date(s)	Math	Science	STEM	English	Reading	Composite	Date(s)	Reading/Writing	Math	Composite	Test Name	Date(s)	Score	Date(s)	Score

Mississippi Academic Assessment Program (MAAP)				DP-IB			Advanced Placement		
MAAP Algebra 1	MAAP English 2	SATP-3 Biology	SATP-3 US History	Test Name	Date(s)	Score	Test Name	Date(s)	Score
<input type="checkbox"/> Passed Assessment <input type="checkbox"/> Concordance chart <input type="checkbox"/> Composite score <input type="checkbox"/> ACT <input type="checkbox"/> Dual Credit <input type="checkbox"/> CTE Requirements with WorkKeys <input type="checkbox"/> CTE Requirements with ASVAB <input type="checkbox"/> Transfer from accredited nonpublic school or out-of-state	<input type="checkbox"/> Passed Assessment <input type="checkbox"/> Concordance chart <input type="checkbox"/> Composite score <input type="checkbox"/> ACT <input type="checkbox"/> Dual Credit <input type="checkbox"/> CTE Requirements with WorkKeys <input type="checkbox"/> CTE Requirements with ASVAB <input type="checkbox"/> Transfer from accredited nonpublic school or out-of-state	<input type="checkbox"/> Passed Assessment <input type="checkbox"/> Concordance chart <input type="checkbox"/> Composite score <input type="checkbox"/> ACT <input type="checkbox"/> Dual Credit <input type="checkbox"/> CTE Requirements with WorkKeys <input type="checkbox"/> CTE Requirements with ASVAB <input type="checkbox"/> Transfer from accredited nonpublic school or out-of-state	<input type="checkbox"/> Passed Assessment <input type="checkbox"/> Concordance chart <input type="checkbox"/> Composite score <input type="checkbox"/> ACT <input type="checkbox"/> Dual Credit <input type="checkbox"/> CTE Requirements with WorkKeys <input type="checkbox"/> CTE Requirements with ASVAB <input type="checkbox"/> Transfer from accredited nonpublic school or out-of-state						
Date:	Date:	Date:	Date:						

VI. DOCUMENTATION OF REVIEW OF INDIVIDUAL SUCCESS PLAN (ISP):

Requirement at exit of seventh grade (pending accreditation approval)

Signatures are only required in the second semester

Grade	Date of Review	Supervising Educator	Parent/Guardian Signature and Date	Student Signature and Date
7th				
8th				
9th				
10th				
11th				
12th				

VII. NOTES

Appendix C: Student Portfolio Guidelines and Resources

The student portfolio provides students an opportunity to demonstrate knowledge, skills, and attributes of college- and career-readiness through exemplary artifacts that answer the question “How am I prepared for college, career, and life?”. The portfolio is individualized, in that it will uniquely demonstrate the culmination of students’ aptitude in academics, 21st century skills (listed below), and personal growth. Reflecting on who they are while showing what they want to do, the portfolio allows students to communicate their preparedness of 21st century skills and knowledge of postsecondary and career interests.

The final portfolio presentation should affirm students’ ability to think critically and creatively, to solve practical problems, to make reasoned and ethical decisions, and to communicate effectively. This portfolio will require cooperation and collaboration among faculty members to ensure students have the resources needed to complete the portfolio (i.e., administrator, academic teacher, counselor, and/or media specialists).

21st Century Skills and Objectives

These skills and objectives are to be used as a reference when developing the portfolio and in determining a rubric for grading. (A sample rubric has been provided)

- **Critical Thinking**¹
 - Use various types of reasoning (e.g., inductive, deductive, etc.) as appropriate to the situation.
 - Analyze how parts of a whole interact with each other to produce overall outcomes in complex systems.
 - Effectively analyze and evaluate evidence, arguments, claims, and beliefs.
 - Analyze and evaluate major alternative points of view.
 - Synthesize and make connections between information and arguments.
 - Interpret information and draw conclusions based on the best analysis.
 - Reflect critically on learning experiences and processes.
 - Solve different kinds of unfamiliar problems in both conventional and innovative ways.
 - Identify and ask significant questions that clarify various points of view and lead to better solutions.
- **Communication**¹
 - Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts.
 - Listen effectively to decipher meaning, including knowledge, values, attitudes, and intentions.
 - Use communication for a range of purposes (e.g., to inform, instruct, motivate, and persuade).
 - Use multiple media and technologies and know how to assess their impact and effectiveness.
 - Communicate effectively in diverse environments (including multilingual and multicultural).

¹ National Education Association. (n.d.). *Preparing 21st Century Students for a Global Society: An Educator’s Guide to the “Four Cs.”* Retrieved June 30, 2016, from nea.org/tools/52217.htm

- **Creativity¹**
 - Use a wide range of idea creation techniques (such as brainstorming).
 - Create new and worthwhile ideas (both incremental and radical concepts).
 - Elaborate, refine, analyze, and evaluate original ideas to improve and maximize creative efforts.
 - Develop, implement, and communicate new ideas to others effectively.
 - Be open and responsive to new and diverse perspectives; incorporate group input and feedback into the work.
 - Demonstrate originality and inventiveness in work and understand the real-world limits to adopting new ideas.
 - View failure as an opportunity to learn; understand that creativity and innovation are part of a long-term cyclical process of small successes and frequent mistakes.
 - Act on creative ideas to make a tangible and useful contribution to the field in which the innovation will occur.
- **Citizenship**
 - Participate in activities that benefit the community in some way.
 - Recognize the emotional benefits of participating in community service.
 - Identify how communities determine and fulfill needs.
 - Explore different service activities and projects that can benefit the community.
 - Recognize that every person is a part of multiple communities.
- **College- and Career-Readiness**
 - Demonstrate flexibility in various situations.
 - Manage time wisely in order to complete goals in a timely manner.
 - Complete tasks and assignments independently and in group settings.
 - Act responsibly to oneself and towards others.
 - Follow through with assignments or responsibilities until they are completed.
 - Recognize the importance of being a self-directed learner.
 - Act as a leader to guide others to success.
- **Collaboration**
 - Demonstrate the ability to work effectively and respectfully with diverse teams.
 - Exercise flexibility and a willingness to help make the necessary compromises to accomplish a common goal.
 - Assume a shared responsibility for collaborative work, and value the individual contributions made by each team member.

Artifacts

The following list is examples of areas from which students can select exemplary artifacts. This list should not be considered all inclusive. The recommended number of artifacts is 10. However, the total number of artifacts included is up to individual schools/districts.

- Classwork (e.g., assignments, papers, tests/quizzes, essays, projects, written work, journal entries, artwork, etc.)
- Photographs and videos
- Documentation from community service projects
- College essays
- Scholarship applications
- ACT scores
- PSAT scores
- WorkKeys scores
- Professional résumés
- Mock interview videos
- Internship notes and reflections
- Other

Exemplary Artifact Check List

Use the following statements to determine if the artifact chosen could be an exemplary artifact.

- I worked on this artifact for more than one week, either independently or in class.
- I played a significant role in creating this artifact.
- I revised this artifact based on received feedback.
- I was challenged while working on this artifact.
- I can demonstrate my understanding of content standards through this artifact.
- I can explain what 21st century skills I learned or developed through this artifact.
- I can explain how this artifact connects to life outside of school and/or my future.
- I grew as a student and as an individual through this artifact.

Examples and other resources to help guide the process of developing this unit can be found at the following link: lausdportfoliodefense.weebly.com.

Digital Portfolio Assessment Rubric Sample

A portfolio review panel should be selected. This panel may consist of staff, school counselors, administration, and student collaborators. It is recommended that the portfolio review panel meet prior to presentations to review and discuss the scoring rubric. A sample scoring rubric has been provided below.

Individual students should meet with their staff/school counselor to schedule the date and time of their portfolio presentation. This presentation will showcase selected artifacts, self-reflections, and other assigned items that demonstrates a student's ability to meet the demands of postsecondary/a career.

	Level 4	Level 3	Level 2	Level 1
<p>Artifacts Support the Following 21st Century Skills:</p> <p><input type="checkbox"/> Critical thinking</p> <p><input type="checkbox"/> Collaboration</p> <p><input type="checkbox"/> Communication</p> <p><input type="checkbox"/> Creativity</p> <p><input type="checkbox"/> Citizenship</p> <p><input type="checkbox"/> College- and career-readiness</p>	<p>Artifacts included in the portfolio clearly connect and support the objectives under each of the 21st century skills.</p> <p>A thoughtful and thorough explanation is given for the selection of each of the chosen artifacts and how they support 21st Century Skills.</p>	<p>Artifacts included in the portfolio sufficiently connect and support the objectives under each of the 21st century skills.</p> <p>An adequate explanation is given for selection of each of the chosen artifacts and how they support 21st century skills.</p>	<p>Artifacts included in the portfolio partially connect and support the objectives under each of the 21st century skills but others do not.</p> <p>A limited explanation is given for the selection of each of the chosen artifacts and how they support 21st century skills.</p>	<p>Artifacts included in the portfolio do not connect and support the objectives stated under each of the 21st century skills.</p> <p>An explanation is not given for the selection of each of the chosen artifacts and how they support 21st century skills.</p>

	Level 4	Level 3	Level 2	Level 1
Evidence of Growth	Through the selected artifacts and written explanations, the student demonstrated <i>an extraordinary level</i> of academic and personal growth from the beginning of the school year to the end of the year.	Through the selected artifacts and written explanations, the student demonstrated a <i>moderate level</i> of academic and personal growth from the beginning of the school year to the end of the year.	Through the selected artifacts and written explanations, the student demonstrated a <i>minimal amount</i> of academic and personal growth from the beginning of the school year to the end of the year.	Through the selected artifacts and written explanations, the student demonstrated <i>no growth</i> from the beginning of the year to the end of the year.
Evidence of Self-Reflection	There is <i>extensive evidence</i> of self-reflection of each artifact woven throughout the entire portfolio. The reflection demonstrates <i>higher-level thinking, and great consideration</i> has been factored into the connections between the reflections and artifacts.	There is <i>some evidence</i> of self-reflection woven throughout the entire portfolio. The student has demonstrated <i>some consideration</i> of the connections between the reflections and the artifacts.	There is <i>minor evidence</i> of self-reflection throughout the portfolio. The student has made <i>some</i> connections between the reflections and the artifacts.	There is <i>no evidence</i> of self-reflection in any part of the portfolio. The student <i>has not</i> made any connections between the reflections and the artifacts.

	Level 4	Level 3	Level 2	Level 1
Variety of Artifacts	There is a variety of 10 or more artifacts included in the portfolio. The artifacts were creatively chosen to show academic and personal growth while reflecting 21st century skills.	There is a variety of less than 10 and more than six artifacts included in the portfolio. Some creativity was used, with artifacts chosen to show academic and social growth while reflecting 21st century skills.	There is a variety of six or less artifacts selected. Minimal creativity was used to show how each artifact reflects 21st century skills.	There is a variety of five or less artifacts included in the portfolio. No creativity was used in choosing artifacts to show academic and personal growth while reflecting 21st century skills.
Visual Appeal and Organization	The portfolio is professional and well-organized and there is extensive evidence the student carefully planned the appearance of the portfolio. The portfolio is organized to where the audience can easily identify significant connections between artifacts, explanations, and reflections without any confusion.	The portfolio is aesthetically pleasing and organized. There is some evidence that the student carefully planned the appearance of the portfolio. The portfolio is organized so that the audience can identify some connection between artifacts, explanations, and reflections with minimal confusion.	The portfolio is limited in aesthetically pleasing characteristics. There is little evidence the student sufficiently planned the portfolio. The portfolio is arranged in sections that may not have a specific order or organization. The audience has moderate difficulty identifying some connection between artifacts, explanations, and reflections.	The portfolio is not aesthetically pleasing in any way. There is no evidence that thought was put into planning the appearance of the portfolio. The portfolio has no order or organization. The audience is unable to identify a connection between artifacts, explanations, and/or reflections.
Presentation Preparation	All aspects of the presentation are well prepared, and the student demonstrates a complete grasp of the portfolio's purpose.	Most aspects of the presentation are well prepared. Most aspects of the portfolio's purpose are completely understood by the student.	Most aspects of the presentation are well prepared. Some major aspects of the portfolio's purpose are not completely understood by the student.	Some aspects of the presentations were not well prepared . Some aspects of the portfolio's purpose were not completely understood by the student.

	Level 4	Level 3	Level 2	Level 1
Public Speaking Skills	The student has good voice inflection and does an outstanding job in the speaking aspect of the presentation.	The student has generally good voice inflection and makes very few errors in speaking or communicating.	The student has some voice inflection and does attempt to communicate clearly, making a few errors in communicating.	The student has very few changes in voice inflection and makes some major errors in communicating.
Balance of Product and Process	The student has been <i>highly engaged</i> with the entire portfolio process throughout the whole year. It is evident that the student took optimal pride in selecting the artifacts.	The student has been <i>engaged</i> with the portfolio process throughout the year. There is evidence that the student took pride in selecting the artifacts.	The student has been <i>somewhat engaged</i> with the portfolio process throughout the year.	The student has <i>not been engaged</i> with the portfolio process throughout the year.

SAMPLE

Student Artifact Reflection Sheet

Which one of the 21st century skills does this artifact address?

Critical thinking
 Creativity

Collaboration
 Citizenship

Communication
 College- and career-readiness

Describe the artifact that you have chosen. Where and when is it from? If applicable, describe the assignment or activity.

How does this artifact support the objectives under the identified 21st century skill?

How can this skill be applied in college, career, and/or life?

Appendix D: 21st Century Skills

	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6	Unit 7
21 st Century Standards							
CS1							X
CS2				X		X	X
CS3							
CS4							
CS5							X
CS6	X	X		X	X	X	X
CS7	X	X	X	X	X	X	X
CS8	X	X	X	X	X	X	X
CS9	X	X		X	X	X	X
CS10		X					X
CS11		X	X				X
CS12	X	X		X	X	X	X
CS13	X	X	X	X	X	X	X
CS14							X
CS15	X	X	X	X	X	X	X
CS16	X	X	X	X	X	X	X

CSS1-21st Century Themes

CS1 Global Awareness

1. Using 21st century skills to understand and address global issues
2. Learning from and working collaboratively with individuals representing diverse cultures, religions, and lifestyles in a spirit of mutual respect and open dialogue in personal, work, and community contexts
3. Understanding other nations and cultures, including the use of non-English languages

CS2 Financial, Economic, Business, and Entrepreneurial Literacy

1. Knowing how to make appropriate personal economic choices
2. Understanding the role of the economy in society
3. Using entrepreneurial skills to enhance workplace productivity and career options

CS3 Civic Literacy

1. Participating effectively in civic life through knowing how to stay informed and understanding governmental processes
2. Exercising the rights and obligations of citizenship at local, state, national, and global levels
3. Understanding the local and global implications of civic decisions

4.

CS4 Health Literacy

1. Obtaining, interpreting, and understanding basic health information and services and using such information and services in ways that enhance health
2. Understanding preventive physical and mental health measures, including proper diet, nutrition, exercise, risk avoidance, and stress reduction
3. Using available information to make appropriate health-related decisions
4. Establishing and monitoring personal and family health goals
5. Understanding national and international public health and safety issues

CS5 Environmental Literacy

1. Demonstrating knowledge and understanding of the environment and the circumstances and conditions affecting it, particularly as it relates to air, climate, land, food, energy, water, and ecosystems
2. Demonstrating knowledge and understanding of society's impact on the natural world (e.g., population growth, population development, resource consumption rate, etc.)
3. Investigating and analyzing environmental issues and making accurate conclusions about effective solutions
4. Taking individual and collective action toward addressing environmental challenges (e.g., participating in global actions, designing solutions that inspire action on environmental issues, etc.)

CSS2-Learning and Innovation Skills

CS6 Creativity and Innovation

1. Think creatively.
2. Work creatively with others.
3. Implement innovations.

CS7 Critical Thinking and Problem Solving

1. Reason effectively.
2. Use systems thinking.
3. Make judgments and decisions.
4. Solve problems.

CS8 Communication and Collaboration

1. Communicate clearly.
2. Collaborate with others.

CSS3-Information, Media and Technology Skills

CS9 Information Literacy

1. Access and evaluate information.
2. Use and manage information.

CS10 Media Literacy

1. Analyze media.
2. Create media products.

CS11 ICT Literacy

1. Apply technology effectively.

CSS4-Life and Career Skills

CS12 Flexibility and Adaptability

1. Adapt to change.
 2. Be flexible.
- CS13 Initiative and Self-Direction**
1. Manage goals and time.
 2. Work independently.
 3. Be self-directed learners.
- CS14 Social and Cross-Cultural Skills**
1. Interact effectively with others.
 2. Work effectively in diverse teams.
- CS15 Productivity and Accountability**
1. Manage projects.
 2. Produce results.
- CS16 Leadership and Responsibility**
1. Guide and lead others.
 2. Be responsible to others.

Appendix E: National Standards for Financial Literacy

The following standards were obtained from the Council of Economic Education. These standards, which were used in the development of Unit 6: Financial Literacy, can be found at the following link: councilforeconed.org/wp-content/uploads/2013/02/national-standards-for-financial-literacy.pdf.

1. **Earning Income:** Income for most people is determined by the market value of their labor, paid as wages and salaries. People can increase their income and job opportunities by choosing to acquire more education, work experience, and job skills. The decision to undertake an activity that increases income or job opportunities is affected by the expected benefits and costs of such an activity. Income is also obtained from other sources such as interest, rents, capital gains, dividends, and profits.
2. **Buying Goods and Services:** People cannot buy or make all the goods and services they want; as a result, people choose to buy some goods and services and not others. People can improve their economic well-being by making informed spending decisions, which entails collecting information, planning, and budgeting.
3. **Saving:** Saving is the part of income that people choose to set aside for future uses. People save for different reasons during their lives and make different choices about how they save and how much they save. Time, interest rates, and inflation affect the value of savings.
4. **Using Credit:** Credit allows people to purchase goods and services that they can use today and pay for in the future with interest. People choose among different credit options that have different costs. Lenders approve or deny applications for loans based on an evaluation of the borrower's past credit history and expected ability to pay in the future. Higher-risk borrowers are charged higher interest rates; lower-risk borrowers are charged lower interest rates.
5. **Financial Investing:** Financial investment is the purchase of financial assets to increase income or wealth in the future. Investors must choose among investments that have different risks and expected rates of return. Investments with higher expected rates of return tend to have greater risk. Diversification of investment among a number of choices can lower investment risk.
6. **Protecting and Insuring:** People make choices to protect themselves from the financial risk of lost income, assets, health, or identity. They can choose to accept risk, reduce risk, or transfer the risk to others. Insurance allows people to transfer risk by paying a fee now to avoid the possibility of a larger loss later. The price of insurance is influenced by an individual's behavior.

Appendix F: National Standards in K-12 Personal Finance

The following standards were obtained from Jump\$tart. These standards, which were used in the development of Unit 6: Financial Literacy, can be found at the following link: jumpstart.org/what-we-do/support-financial-education/standards/.

Spending and Saving

- Apply strategies to monitor income and expenses, plan for spending, and save for future goals.
 - Standard 1. Develop a plan for spending and saving.
 - Standard 2. Develop a system for keeping and using financial records.
 - Standard 3. Describe how to use different payment methods.
 - Standard 4. Apply consumer skills to spending and saving decisions.

Credit and Debt

- Develop strategies to control and manage credit and debt.
 - Standard 1. Analyze the costs and benefits of various types of credit.
 - Standard 2. Summarize a borrower's rights and responsibilities related to credit reports.
 - Standard 3. Apply strategies to avoid or correct debt management problems.
 - Standard 4. Summarize major consumer credit laws.

Employment and Income

- Use a career plan to develop personal income potential.
 - Standard 1. Explore job and career options.
 - Standard 2. Compare sources of personal income and compensation.
 - Standard 3. Analyze factors that affect net income.

Investing

- Implement a diversified investment strategy that is compatible with personal financial goals.
 - Standard 1. Explain how investing may build wealth and help meet financial goals.
 - Standard 2. Evaluate investment alternatives.
 - Standard 3. Demonstrate how to buy and sell investments.
 - Standard 4. Investigate how agencies protect investors and regulate financial markets and products.

Risk Management and Insurance

- Apply appropriate and cost-effective risk management strategies.
 - Standard 1. Identify common types of risks and basic risk management methods.
 - Standard 2. Justify reasons to use property and liability insurance.
 - Standard 3. Justify reasons to use health, disability, long-term care, and life insurance.

Financial Decision-Making

- Apply reliable information and systematic decision-making to personal financial decisions.
 - Standard 1. Recognize the responsibilities associated with personal financial decisions.
 - Standard 2. Use reliable resources when making financial decisions.
 - Standard 3. Summarize major consumer protection laws.
 - Standard 4. Make criteria-based financial decisions by systematically considering alternatives and consequences.
 - Standard 5. Apply communication strategies when discussing financial issues.
 - Standard 6. Analyze the requirements of contractual obligations.
 - Standard 7. Control personal information.
 - Standard 8. Use a personal financial plan.