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

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Table of Contents

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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 Sophomore Seminar Curriculum for Early College High Schools (Sophomore Seminar) 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 Sophomore 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 Sophomore Seminar 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 Sophomore Seminar course was piloted during the 2018-2019 school year. This course was developed for students enrolled as sophomores in an early college high school.

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 Sophomore Seminar course to the junior and senior seminar courses creates a seamless transition from one grade to the next.

Course Description

The Sophomore Seminar course is to be taught in 10th grade and is to be used to prepare for national assessments, academic, affective, and social growth. This seminar course includes content on graduation requirements, ACT assessments, community service learning, and the development of a student digital portfolio. Units can be taught in any order based on the preference of each ECHS. The course is designed to be a collaboration between the student, counselor, and staff to promote continued review of a student's personal education plans in order to ensure successful completion of high school, college credits, and/or an associate degree.

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

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.
Get2college.org

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.
MSCEE

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

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 (MATT) is the articulation agreement between Mississippi Community Colleges and the Mississippi Institutions of Higher Learning. High school counselors are highly encouraged to utilize the MATT 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 Sophomore Seminar

Throughout Unit 1, students will continue to prepare a foundational knowledge of college- and career-readiness skills that will aid them in the transition into college, career, and life. Using the Individual Student Planning (ISP) tool to guide discussion throughout the year, students can begin or continue the process of preparing for life after high school.

Competencies and Suggested Objectives

1. Review and revise S.M.A.R.T. goals and the personal mission statement from ninth grade year.
    a. 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?)
    b. Identify action steps that will lead to the achievement of the S.M.A.R.T. goals.
    c. Write a mission statement that includes personal and academic S.M.A.R.T. goals for the sophomore year.

2. Review and update the student Individual Success Plan (ISP) with a staff member or counselor.
3. Explore options for the sophomore community service project.

4. Determine which college/university program of study or career pathway best meets the completed ISP.
    a. Complete an individual career assessment using an online resource (e.g., O*NET online).
    b. Research online resources for career exploration options to prepare for a career, internships, and/or college or university (e.g., Get2College, MATT, and Big Future).
    c. Research potential colleges and universities for the programs of study that align with the current ISP.

5. Determine that all selected diploma requirements, based on the chosen career, are current and postsecondary plans are developed.
    a. Schedule a meeting with high school counselors/staff to complete the items below.
        • Revise the ISP to ensure the 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.
    b. Evaluate postsecondary programs to determine progress toward meeting postsecondary/career goals.
    c. Create or revise a student résumé that includes the items below.
        • Work experience (e.g., internships, job shadowing experiences, summer jobs, or part-time work)
        • Volunteering/community service projects
        • School information
        • Leadership activities
        • Extracurricular activities

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 exemplary artifacts from both ninth and 10th grades 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

1. Discuss the purpose and development of a student portfolio.
    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 portfolio based on assessment rubric. (Sample rubric can be found in Appendix B.)

2. Demonstrate how to collect and organize exemplary artifacts into the student portfolio.
    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.

3. Evaluate progress for completion of the final portfolio.
    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.

4. Present the final portfolio for evaluation.
    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.
        • Proficiency of 21st century skills based on the portfolio rubric

• Proficiency in academic standards
        • Preparedness for the chosen career pathway/postsecondary program of study
   c. Communicate effectively how selected artifacts demonstrate the items below.
        • Evidence of self-reflection
        • Academic and social growth
        • Leadership

5. Write and address formal thank you notes to mail/hand deliver to the portfolio exhibit panel members.

Unit 3: College and Career Planning

Competencies and Suggested Objectives

1. Research a selected career path based on interests and the program of study in the completed ISP (e.g., O*Net Online, Bureau of Labor Statistics- Occupational Outlook Handbook).
      a. Determine the skills, education, and training that will be needed for this career/profession.
      b. Explore the technology used in this career/profession.
      c. Identify potential salary and employee benefits/compensation.
      d. Research current and future job availability for the chosen career path based on location.
      e. Determine the return on investment for the chosen career.

2. Write career goals.
      a. Determine long-term career goals and which program of study/activities will assist in obtaining those goals.
      b. Determine short-term career goals and the courses or programs that will assist in meeting those goals.

3. Investigate potential colleges/universities or military branches based on the ISP and career interests.
      a. Create a student profile at Big Future or other selected resource to use in the college search.
      b. Select colleges/universities or military branches to research based on the ISP and career interests.
      c. Compare admissions requirements for selected military branches or selected colleges/universities (e.g., ACT score, grade point average (GPA), essay, and recommendation requirements).
      d. Determine "cost of attendance" (COA) for each college/university selected (myintuition).
      e. Select a program of study offered at the high school or college/university level that will match the chosen career.
      f. If choosing a military branch:
          • Explore each military branch to determine which meets interests and the completed ISP (Which military branch should I join?).
          • Identify a military career in the chosen military branch (military careers).
              o Determine the skills, education, and training that will be needed.
              o Explore the technology skills needed.

4. Complete a college planning checklist for sophomore year.
      a. Use online resources such as Big Future and Get2College to identify items for college checklists.
      b. Investigate state and federal college financial aid options. Get2College

5. 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.

Unit 4: Public Speaking

Competencies and Suggested Objectives
1. Identify different types of speeches (e.g., prepared, extemporaneous, impromptu, or recitations).

2. Identify the skills and techniques needed to be an effective public speaker.
    a. Analyze speeches from both digital and audio sources to determine the effectiveness of the speech.
    b. Model the skills and techniques of effective public speaking.

3. Develop a speech for an audience.
    a. Identify the audience for the speech.
    b. Determine type of speech to develop.
    c. Choose the topic of the speech.
    d. Research the topic using resource books, interviews, or online resources.
    e. Develop an outline of the speech.
    f. Create/develop visual aids that will enhance the speech.
    g. Determine the appropriate attire and appearance for speech.

4. Prepare, plan, and present a variety of speeches to demonstrate knowledge of effective public speaking.
    Examples could be:
    • Create an introduction of someone else within the classroom.
    • An Art Critic—Using a piece of abstract art, present an interpretation of the piece to the class to demonstrate the ways in which different people both communicate and interpret information.
    • Poetry Out Loud—Select a piece of poetry (long enough that it takes at least 45 seconds to recite) to memorize and perform. It should be graded on memorization, poise, and vocal dynamics.
    • Job interview—In pairs, prepare and present an interview for a summer job. With one student as the interviewer and the other as the interviewee, illustrate the steps in the interview process. Afterward, discuss each interview as a class to increase awareness of best interview practices and responses.

Unit 5: ACT and WorkKeys Assessments

Students in an ECHS typically take ACT and WorkKeys assessments during their sophomore year. These assessments are a prerequisite for many credit-bearing college courses and career and technical education (CTE) programs. Unit 5 competencies can be met by using the resources found at the following links:
WorkKeys Prep
ACT Readiness Standards and Benchmarks
Get2College

ACT

Competencies and Suggested Objectives

1. Examine the test components for completing the ACT assessment (English, reading, math, and science; writing is optional).
    a. Identify the various categories for each tested component of the ACT.
    b. Identify the similarities and differences in instructions for the online and written ACT assessment components and their categories.

2. Identify strategies to effectively prepare for the ACT assessment.
    a. Identify the ACT composite scores needed for credit-bearing college courses.
    b. Develop ACT composite score goals for each assessed component.
    c. Keeping goals in mind, create a study schedule to prepare for the ACT assessment components.
    d. Identify the correct location and materials needed to take either the online or paper version of the ACT (i.e., admission ticket, photo identification, letter of identification, No. 2 pencils, and approved calculator, if applicable).

3. Determine and practice effective test-taking strategies for either the written or online versions of the ACT assessment.
4. Complete an ACT practice test.

5. Analyze the ACT score report from practice tests to determine strengths and continued areas of focus.
    a. Interpret the score for each component of the ACT to determine the overall composite score.
    b. Analyze each composite score to determine which scores met the developed ACT composite score goals.
    c. Develop a review plan and schedule to increase component scores that were determined as an area of focus.

WorkKeys

Competencies and Suggested Objectives
1. Determine which WorkKeys assessment is needed for the chosen CTE program (e.g., Applied Mathematics, Graphic Literacy, Workplace Documents, Applied Technology, Business Writing, Workplace Observation, Fit, Talent).
2. Explore the skills integral to successfully completing the identified WorkKeys assessments needed for the chosen CTE program.
3. Identify the similarities and differences in instructions for each WorkKeys assessment.
4. Identify strategies to effectively prepare for the WorkKeys assessment.
5. Complete a practice WorkKeys assessment.
6. Compare WorkKeys Scale and Level scores and how they are used.

7. Analyze the WorkKeys Scale and Level score report from taken practice tests.
    a. Determine if Scale and Level scores meet the requirements for the chosen CTE program.
    b. Develop a review plan and schedule to increase Scale and Level scores that did not meet CTE program requirements.

Unit 6: Financial Literacy

Competencies and Suggested Objectives

1. Compare sources of personal income and compensation and analyze factors that affect net income.
     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.

2. Apply reliable information and systematic decision making to personal financial decisions.
     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.

3. Analyze strategies to monitor income and expenses, plan for spending, and save for future goals.
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.
4. Develop strategies to control and manage credit and debt.
a. Discuss the benefits and costs of using credit and debt.
b. Explain the effect of debt on net worth and the ability to borrow money.
c. Compare and contrast debit and credit cards.
d. Examine a credit card statement and identify the interest rate and fees charged.
e. Analyze credit reports and credit scores.
f. Discuss the relationship between compound interest and debt and its effect on wealth building.
g. Differentiate among various types of student loans and alternatives as a means of paying for postsecondary education.
h. Determine the most cost-effective option for purchasing a vehicle.

5.	Explain how investing helps build wealth and meet financial goals.
	a. Describe the differences between saving and investing and when to utilize each.
	b. Describe the importance of various sources of income on retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
	c. 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.
	d. Explain how compound interest works, its benefits to savers, and how to calculate it using an online calculator.
	e. Illustrate how the concept of time value of money applies to retirement planning.
	f. Compare the advantages of taxable, tax-deferred, and tax-advantaged investments for new savers, including Roth IRAs and employer-sponsored retirement vehicles.
	g. Define asset allocation and diversification and explain why they are key strategies for successful investing.
	h. Compare the consequences of delaying investment for retirement and the benefits of investing early.
	i. 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.
6.	Analyze appropriate and cost-effective risk management strategies.
	a. Identify and discuss the basic types of insurance available to consumers and determine the appropriate time to utilize each.
	b. Evaluate the costs and benefits of extended warranties.
	c. 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.
	d. Identify the factors that influence the cost of homeowner's and renter's insurance.
	e. Explain the fundamentals of health insurance and identify various types of health insurance coverage.
	f. 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.
	g. 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 *Jump$tart National Standards for K-12 Personal Finance Education.*

Unit 7: Community Service*

Competencies and Suggested Objectives

1. Determine a service project that will meet a need within the local school/community.
    a. Define community service.
        • 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.
    b. 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).
    c. 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.).

2. Write and present a proposal for the selected service project to peers and selected staff.
    a. Explain how the project will benefit and create a positive environment for the local school/community involved in the project.
    b. Create a project work plan that details how the project will be fully implemented within a school/community.
    If funding is required…
 	
    c. 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.
    d. Explore external organizations/donors who can support and fund parts of the project.
    e. Create a fundraising plan that will meet the fundraising needs for the project.

3. Implement a student-led service project into the school/community.
    a. Determine the roles and responsibilities of the service project work plan.
    b. Establish a consistent form of communication with volunteers, project participants, and staff involved in the project.
    c. Collect informational data on the progress of the project.
    d. Maintain financial documentation of all aspects of the service project.

4. Evaluate the success of the student service project.
    a. Evaluate to determine if the project benefitted and created a positive environment for the local school/community.
    b. Write a report that includes a summary, key points, visuals, challenges, and recommendations for the service project.

5. Present the final overall report to the selected portfolio committee (e.g., make a video, write an article, create a slideshow, etc.).

*Note: It is recommended that the community service project during the sophomore year be completed by collaborative student groups.

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.

In the blank before each competency, place the date on which the student mastered the competency.

		Unit 1: Introduction to Sophomore Seminar
	1.	Review and revise S.M.A.R.T. goals and the personal mission statement from ninth grade year.
	2.	Review and update the student Individual Success Plan (ISP) with a staff member or counselor.
	3.	Explore options for the sophomore community service project.
	4.	Determine which college/university program of study or career pathway best meets the completed ISP.
	5.	Determine that all selected diploma requirements, based on the chosen career, are current and postsecondary plans are developed.
		Unit 2: The 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 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: College and Career Planning
	1.	Research a selected career path based on interests and the program of study in the completed ISP.
	2.	Write career goals.
	3.	Investigate potential colleges/universities or military branches based on the ISP and career interests.
	4.	Complete a college planning checklist for sophomore year.
	5.	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.
		Unit 4: Public Speaking
	1.	Identify different types of speeches.
	2.	Identify the skills and techniques needed to be an effective public speaker.
	3.	Develop a speech for an audience.
	4	Prepare, plan, and present a variety of speeches to demonstrate knowledge of effective public speaking.

Unit 5: **ACT**		
	1.	Examine the test components for completing the ACT assessment (English, reading, math, and science; writing is optional).
	2.	Identify strategies to effectively prepare for the ACT assessment.
	3.	Determine and practice effective test-taking strategies for either the written or online versions of the ACT assessment.
	4.	Complete an ACT practice test.
	5.	Analyze the ACT score report from practice tests to determine strengths and continued areas of focus.
WorkKeys		
	1.	Determine which WorkKeys assessment is needed for the chosen CTE program (e.g., Applied Mathematics, Graphic Literacy, Workplace Documents, Applied Technology, Business Writing, Workplace Observation, Fit, Talent).
	2.	Explore the skills integral to successfully completing the identified WorkKeys assessments needed for the chosen CTE program.
	3.	Identify the similarities and differences in instructions for each <u>WorkKeys</u> assessment.
	4.	Identify strategies to effectively prepare for the WorkKeys assessment.
	5.	Complete a practice WorkKeys assessment.
	6.	Compare WorkKeys Scale and Level scores and how they are used.
	7.	Analyze the WorkKeys Scale and Level score report from taken practice tests.
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 service project into the school/community.
	4.	Evaluate the success of the student service project.
	5.	Present the final overall report to the selected portfolio committee (e.g., make a video, write an article, create a slideshow, etc.).

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 Sophomore Seminar

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

Get2College (Producer). (2016, June 14).Components of a high school résumé [Video file]. Retrieved from youtube.com/watch?v=VMw1vKv3YsY

National Center for Education Statistics. College navigator. (n.d.). Retrieved from nces.ed.gov/collegenavigator/

Covey, S. (1998). *The 7 habits of highly effective teens*. New York: Fireside.

High school GPA calculator. (n.d.). Retrieved April 27, 2016, from gpacalculator.net/high-school-gpa-calculator/

Wulick, A. (2015, September 20). How do you calculate your GPA? Step by step instructions. Retrieved April 27, 2016, from blog.prepscholar.com/how-do-you-calculate-gpa

Make a plan. (n.d.). Retrieved December 6, 2016, from knowhow2go.acenet.edu/middle-and-high-school-students/make-a-plan.html

Unit 2: The Student Portfolio and Exhibit

Example of a student-led conference presentation. Retrieved from drive.google.com/file/d/1LZGMV_KjjkpxS50h2HvGGr598fEymRtb/view?usp=sharing

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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	☐ Agriculture, Food, and Natural Resources ☐ Architecture and Construction ☐ Arts, A/V Technology, and Communications ☐ Business, Management, and Administration	☐ Education and Training ☐ Finance ☐ Government and Public Administration ☐ Health Science	☐ Hospitality and Tourism ☐ Human Sciences ☐ Information Technology ☐ Law, Public Safety, Corrections, and Security	☐ Manufacturing ☐ Marketing ☐ STEM ☐ 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: • 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
☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state	☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state	☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state	☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ 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).

- **Creativity**[1]
  - 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.

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[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

- o Demonstrate originality and inventiveness in work and understand the real-world limits to adopting new ideas.
  - o 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.
  - o Act on creative ideas to make a tangible and useful contribution to the field in which the innovation will occur.
- **Citizenship**
  - o Participate in activities that benefit the community in some way.
  - o Recognize the emotional benefits of participating in community service.
  - o Identify how communities determine and fulfill needs.
  - o Explore different service activities and projects that can benefit the community.
  - o Recognize that every person is a part of multiple communities.
- **College- and Career-Readiness**
  - o Demonstrate flexibility in various situations.
  - o Manage time wisely in order to complete goals in a timely manner.
  - o Complete tasks and assignments independently and in group settings.
  - o Act responsibly to oneself and towards others.
  - o Follow through with assignments or responsibilities until they are completed.
  - o Recognize the importance of being a self-directed learner.
  - o Act as a leader to guide others to success.
- **Collaboration**
  - o Demonstrate the ability to work effectively and respectfully with diverse teams.
  - o Exercise flexibility and a willingness to help make the necessary compromises to accomplish a common goal.
  - o 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
Artifacts Support the Following 21st Century Skills: ☐ Critical thinking ☐ Collaboration ☐ Communication ☐ Creativity ☐ Citizenship ☐ College- and career-readiness	Artifacts included in the portfolio **clearly** connect and support the objectives under each of the 21st century skills. A **thoughtful and thorough** explanation is given for the selection of each of the chosen artifacts and how they support 21st Century Skills.	Artifacts included in the portfolio **sufficiently** connect and support the objectives under each of the 21st century skills. An **adequate** explanation is given for selection of each of the chosen artifacts and how they support 21st century skills.	Artifacts included in the portfolio **partially** connect and support the objectives under each of the 21st century skills but others do not. A **limited** explanation is given for the selection of each of the chosen artifacts and how they support 21st century skills.	Artifacts included in the portfolio **do not** connect and support the objectives stated under each of the 21st century skills. An explanation is **not** given for the selection of each of the chosen artifacts and how they support 21st century skills.

	Level 4	Level 3	Level 2	Level 1
Evidence of Growth	Through the selected artifacts and written explanations, the student demonstrated **an extraordinary level** 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 **moderate level** 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 **minimal amount** 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 **no growth** from the beginning of the year to the end of the year.
Evidence of Self-Reflection	There is **extensive evidence** of self-reflection of each artifact woven throughout the entire portfolio. The reflection demonstrates **higher-level thinking, and great consideration** has been factored into the connections between the reflections and artifacts.	There is **some evidence** of self-reflection woven throughout the entire portfolio. The student has demonstrated **some consideration** of the connections between the reflections and the artifacts.	There is **minor evidence** of self-reflection throughout the portfolio. The student has made **some** connections between the reflections and the artifacts.	There is **no evidence** of self-reflection in any part of the portfolio. The student **has not** 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 *highly engaged* 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 *engaged* with the portfolio process throughout the year. There is evidence that the student took pride in selecting the artifacts.	The student has been *somewhat engaged* with the portfolio process throughout the year.	The student has *not been engaged* with the portfolio process throughout the year.

Student Artifact Reflection Sheet

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

☐ Critical thinking   ☐ Collaboration   ☐ Communication

☐ Creativity   ☐ Citizenship   ☐ 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
21st Century Standards							
CS1							
CS2						X	X
CS3			X				
CS4							
CS5							
CS6		X		X			X
CS7		X				X	X
CS8	X	X		X		X	X
CS9		X	X	X		X	X
CS10		X					
CS11		X	X		X	X	
CS12				X	X	X	
CS13	X		X		X	X	X
CS14	X					X	X
CS15	X	X	X	X	X	X	X
CS16				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 those that speak 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 the local, state, national, and global levels
3. Understanding the local, state, national and global implications of civic decisions

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

Appendix F: 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.

Summary of the Standards

   I. 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 also is obtained from other sources such as interest, rents, capital gains, dividends, and profits.

   II. 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.

   III. Saving

       Saving is the part of income that people choose to set aside for future uses. People save for different reasons during their lives. People make different choices about how they save and how much they save. Time, interest rates, and inflation affect the value of savings.

   IV. Using Credit

       Credit allows people to purchase goods and services that they can use today and pay for those goods and services 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.

   V. 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 several choices can lower investment risk.

   VI. 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.