



HS Career Studies, Essential Skills, & Financial Literacy Scope and Sequence

Kentucky Academic Standards – Career Studies – High School (Grades 9-12)

The career studies standards at the high school level continue to build a foundation to ensure that each and every student is empowered and equipped to pursue a successful future. This requires an understanding of essential skills necessary for success in both school and the workplace, an awareness of why people work, an exploration of career choices and the role money plays in achieving both short and long-term goals. The career studies program at the high school level should include active, hands-on work with concrete materials, authentic tasks and appropriate technologies. Although the career studies standards are divided into three areas, each area is designed to interact with the others in an integrated fashion. Because of this integration, students are able to develop broad conceptual understandings and applicable skills in career studies. All content teachers are responsible for providing instruction in career studies.

Essential Skills

Essential skills instruction at the high school level should continue to be a natural extension of the classroom culture. Students should independently demonstrate the work habits, study skills, communication skills and goals necessary to become successful and productively engaged learners. To support future goals, students begin to examine and reflect on the goals they've created. Opportunities for students to develop appropriate norms and expectations for collaboration and quality of academic work continue to reinforce the development of effective and respectful communication skills among people of diverse backgrounds, viewpoints and experiences. At the high school level, students are expected to practice effective conflict resolution strategies independently.

Careers

At the high school level, the goal of the careers domain is for students to use information from an Individual Learning Plan (ILP) as a guide to prepare for a career within the 16 KY Career Clusters. Students should understand components of a career pathway as a tool to implement the ILP and evaluate the cost, both monetary and time, of post-secondary and technical education. Students should understand and have the opportunities to earn college credit and/or industry certifications at the secondary level. They should evaluate the relationship of academics, personal behavior and success within their chosen career and use this knowledge as they prepare to transition to the postsecondary level.

Financial Literacy

Students begin a deeper evaluation of the financial impact of career choices and consumer decisions. They begin to personalize the costs of post-secondary education and training through identifying different requirements of funding sources, e.g., loans, scholarships, grants, work-study or military. Students analyze components of employment compensation, compare tools for tracking of a budget, income and expenditures and explore the role of various types of financial planners.

Shared Resource Folders

[Career/Employability](#)

[CTE Math](#)

[Digital Citizenship](#)

[Essential Skills](#)

[Financial Literacy](#)

[FCPS Financial Literacy Scope and Sequence](#)

[FCPS CTE MIDDLE SCHOOL CAREER STUDIES & FINANCIAL LITERACY PROGRAM AREA SCOPE & SEQUENCE](#)

Standards

9-12 Essential Skills	
	ADAPTABILITY
ES.H.1	Use a decision-making process to develop solutions to real world problems.
ES.H.2	Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).
	DILIGENCE
ES.H.3	Demonstrate resilience and perseverance by showing willingness to complete a task.
ES.H.4	Outline and examine goals and priorities necessary to complete tasks.

	INITIATIVE
ES.H.5	Evaluate failure as a learning opportunity.
ES.H.6	Model on-task behavior.
ES.H.7	Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).
ES.H.8	Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).
	KNOWLEDGE
ES.H.9	Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.
ES.H.10	Defend important concepts in learning to an authentic audience (e.g., city council, business and community partners).
	RELIABILITY
ES.H.11	Demonstrate consistent punctuality in a variety of activities.
ES.H.12	Propose appropriate attire for various situations.
ES.H.13	Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.
ES.H.14	Model self-control in all situations.
	DRUG-FREE
ES.H.15	Identify and explain the consequences of substance abuse.
ES.H.16	Explain the need for random drug screening.
	COMMUNICATION
ES.H.17	<p>Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Work with peers to set rules for collegial discussions and decision-making (e.g., informal consensus, taking votes on key issues, presentation of alternate views), clear goals and deadlines and individual roles as needed.</p> <p>Speak clearly at an understandable pace using appropriate facts and relevant, descriptive details and complete sentences when appropriate.</p> <p>Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives.</p> <p>Respond thoughtfully to diverse perspectives; synthesize comments, claims, and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.</p> <p>Present information, findings and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience and a range of formal and informal tasks.</p> <p>Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate.</p>
ES.H.18	Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.
ES.H.19	Practice effective conflict resolution strategies.

9-12 Careers	
	EXPLORATION
C.H.1	Explore various post-secondary options related to chosen career cluster or pathway.
C.H.2	Develop a plan for the expense of post-secondary education, including possible sources of funding (e.g., loans, scholarships, grants, military).
	PREPARATION
C.H.3	Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway.
C.H.4	Develop common skills, (e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway).
C.H.5	<p>Assess and modify the educational plan to prepare for future career opportunities by: creating and continuously updating the Individual Learning Plan. making decisions and setting goals for future plans. demonstrating appropriate job seeking skills (e.g., college applications and scholarships, completing resume, job applications, participating in mock interviews).</p>

C.H.6	Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships).
C.H.7	Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area.
C.H.8	Research and predict additional requirements/training that would create opportunities of growth within the career/field.
C.H.9	Practice being a good digital citizen (e.g., intellectual property, copyright, online reputation, cyberbullying, digital footprint).
C.H.10	Assess the relationship between personal behavior and employability (e.g., academic achievement, industry certifications, extracurricular activities, community involvement, driving record, impact of online behavior).
	APPLICATION
C.H.11	Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.

9-12 Financial Lit

CAREERS, EDUCATION & INCOME

FL.H.1	Identify the financial impacts of a career choice. Examine the relationship between personal financial goals and career choice. Evaluate the correlation between education, training and potential lifetime income. Compare the advantages and disadvantages of being an employee versus being self employed.
FL.H.2	Analyze how economic conditions can affect income and career opportunities (e.g. job outlook and cost of living).
FL.H.3	Evaluate the costs of funding sources for post-secondary education and training. Identify funding sources (e.g. loans, scholarships, grants, work-study, military) to assist in post-secondary education opportunities and applicable costs. Examine the process for and benefits of Free Application for Federal Student Aid (FAFSA) completion.
FL.H.4	Analyze components of employment compensation: Compare compensation methods including hourly, salary and commission-based packages. Evaluate benefits packages and retirement plan options and how they add value to your overall compensation. Recognize that salaries and benefits may be negotiable.
FL.H.5	Analyze the factors that determine net income. Interpret a paycheck stub. Differentiate between gross, net, and taxable income. Define the purpose of IRS forms (e.g., W-4, I-9, W-2, and 1099).

CREDIT & DEBT

FL.H.6	Develop strategies to control and manage credit and debt. Interpret the components of a credit report. Investigate ways that credit scores can affect a consumer's financial options. Compare the organizations providing credit counseling services. Understand the causes of and implications of bankruptcy.
FL.H.7	Analyze the costs and benefits of using credit. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. Identify the advantages and disadvantages of basic types of credit (e.g. unsecured versus secured credit, credit cards, installment loans, revolving credit, student loans and predatory lenders). Describe the risks, responsibilities and rights associated with using credit (e.g. annual percentage rate (APR), grace period, late fees, finance charges, default rates, interest and closing costs).

DECISION MAKING & MONEY MANAGEMENT

FL.H.8	Identify why people make financial choices: Evaluate the role of emotions, attitudes and behavior in making financial decisions. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Analyze the opportunity costs of short and long-term financial decisions.
SFL.H.9	Apply a formal decision-making model to make financial decisions, e.g., PACED: Identify the Problem - List Alternatives - Explain Criteria - Evaluate - Decide
FL.H.10	Identify the components of a personal budgeting process: Align goals with desired lifestyle expectations. Develop a budget based on calculated income. Identify and prioritize fixed, variable, and periodic expenses. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable)

	<p>contributions).</p> <p>Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options).</p> <p>Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing.</p> <p>Develop a system for maintaining personal financial documents including proper storage and disposal.</p>
FL.H.11	Identify the major types of financial institutions and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services.
FL.H.12	Demonstrate how to use different payment methods including checks, debit cards and digital services.
FL.H.13	Compare various types of financial professionals (e.g., financial planners, counselors, certified public accountants (CPA), investment consultants and insurance agents), their credentials, their compensation methods, selection criteria and possible conflicts of interest.
SAVING & INVESTING	
FL.H.14	<p>Examine implications of the time value of money:</p> <p>Examine the opportunity costs of saving versus spending.</p> <p>Analyze inflation and its effect on purchasing power.</p> <p>Calculate compound interest and explain the benefits of investing early.</p>
FL.H.15	<p>Evaluate investment alternatives:</p> <p>Differentiate between insured deposits and uninsured investments.</p> <p>Compare traditional and Roth Individual Retirement Accounts (IRA).</p> <p>Examine various types of employer-sponsored retirement opportunities.</p> <p>Describe mutual funds, Exchange Traded Funds, stocks and bonds.</p>
FL.H.16	<p>Explain the components of a prudent investment strategy compatible with personal financial goals:</p> <p>Risk versus reward - Risk tolerance - Diversification - Rebalancing</p>
MONEY & THE ECONOMY	
FL.H.17	<p>Interpret the role and function of money in society:</p> <p>Explain the functions of money: medium of exchange, unit of measure, and store of value.</p> <p>Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services.</p> <p>Explain that inflation is an increase in the overall price level that reduces the value of money.</p>
FL.H.18	Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).
FL.H.19	Explain how the government uses taxation to generate revenue, manage the economy and discourage/encourage certain behaviors.
FL.H.20	Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.
FL.H.21	Explain the role of the government in administering social insurance programs such as unemployment, workers' compensation, Medicare, Medicaid and Old-Age, Survivors and Disability Insurance (OASDI), otherwise known as Social Security.
FL.H.22	<p>Identify the role of regulatory agencies, e.g.:</p> <p>Federal Reserve</p> <p>Federal Deposit Insurance Corporation (FDIC)</p> <p>National Credit Union Administration (NCUA)</p> <p>Federal Trade Commission (FTC)</p> <p>Securities and Exchange Commission (SEC)</p> <p>Financial Industry Regulatory Authority (FINRA)</p> <p>Internal Revenue Service (IRS)</p> <p>State regulatory agencies</p>
INSURANCE & RISK MANAGEMENT	
FL.H.23	Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.
FL.H.24	<p>Analyze the costs and benefits of using various insurance management strategies.</p> <p>a. Identify the major types of insurance:</p> <p>liability property and casualty (auto, motorcycle, boat, jewelry, etc.) health/dental/vision life homeowners/renters disability</p> <p>b. Explain the tax implications of insurance.</p>
FL.H.25	<p>Identify strategies for protecting personal financial information and resources.</p> <p>a. Identify ways to avoid identity theft and fraud, such as securing sensitive financial data, using care in online activities and properly disposing of sensitive documents.</p> <p>b. Describe steps to recover from fraud and identity theft.</p> <p>c. Discuss ways to avoid financial scams such as Ponzi schemes and other illegal practices.</p>