

**New Jersey Core Curriculum Content Standards
for
Standard 9
21st Century Life and Careers**

INTRODUCTION

21st Century Life and Careers

In today's global economy, students need to be lifelong learners who have the knowledge and skills to adapt to an evolving workplace and world. To address these demands Standard 9, 21st Century Life and Careers, which includes the 12 Career Ready Practices, establishes clear guidelines for what students need to know and be able to do in order to be successful in their future careers and to achieve financial independence.

Mission: *21st century life and career skills enable students to make informed decisions that prepare them to engage as active citizens in a dynamic global society and to successfully meet the challenges and opportunities of the 21st century global workplace.*

Vision: To integrate 21st Century life and career skills across the K-12 curriculum and in Career and Technical Education programs to foster a population that:

- Continually self reflects and seeks to improve the essential life and career practices that lead to success.
- Uses effective communication and collaboration skills and resources to interact with a global society.
- Is financially literate and financially responsible at home and in the broader community.
- Is knowledgeable about careers and can plan, execute, and alter career goals in response to changing societal and economic conditions.
- Seeks to attain skill and content mastery to achieve success in a chosen career path.

The Standards: Standard 9 is composed of the Career Ready Practices and Standard 9.1, 9.2, and 9.3 which are outlined below:

- **The 12 Career Ready Practices**

These practices outline the skills that all individuals need to have to truly be adaptable, reflective, and proactive in life and careers. These are researched practices that are essential to career readiness.

- **9.1 Personal Financial Literacy**

This standard outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.

- **9.2 Career Awareness, Exploration, and Preparation**

This standard outlines the importance of being knowledgeable about one's interests and talents, and being well informed about postsecondary and career options, career planning, and career requirements.

- **9.3 The Common Career Technical Core Standards**

This standard outlines what students should know and be able to do upon completion of a CTE Program of Study.

For students to be college and career ready they must have opportunities to understand career concepts and financial literacy. This includes helping students make informed decisions about their future personal, educational, work, and financial goals. By integrating Standard 9 into instruction along with the NJCCCS, New Jersey students will acquire the necessary academic and life skills to not only achieve individual success but also to contribute to the success of our society.

References

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Overview of NJCCCS Standard 9 Update 21st Century Life and Careers

Updating this standard involved the review of national standards, including the *Common Career Technical Core* (CCTC) published by the National Association of State Directors of Career Technical Education Consortium (NASDCTEc), the *National Standards for Financial Literacy* published by the Council for Economic Education (CEE) and the *ASCA National Standards for Students* published by the American School Counselor Association. Additionally, various content specific work groups were held for input and discussion.

Many of the proposed changes are in the format of the document only. The simplified and streamlined document will provide ease of use for educators. The content statements and other unnecessary details were removed from all standards since these did not facilitate the implementation of the standards. Supporting documents to provide educators with examples of implementation and sample performance indicators will be provided via web links.

Overall, these updates reduce the number of standards and align to the Common Core State Standards (CCSS). Below are highlights of proposed changes to Standard 9-21st Century Life and Careers:

Current 9.1 – 21st Century Life and Career Skills: NJCCCS 9.1 and corresponding 66 cumulative progress indicators (CPIs) are removed. These indicators were duplicative and are encompassed in all other standards, especially the Common Core State Standards. Instead, the 12 Career Ready Practices of the Common Career Technical Core will be included as practices to implement across all grade levels.

The Career Ready Practices (CRP) were modeled after the mathematical practices of the CCSS and describe skills that all students will need to develop and practice to be career ready. These can be taught at all grade levels and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity. The mathematical practices in the Common Core State Standards ask students to think overtly about what is necessary to be successful in math; the CRP ask students to think overtly about what is necessary to be successful in a future career. Additional advantages of this proposed change are as follows:

- The Career Ready Practices are based on research with partners in education and industry.
- The Career Ready Practices can be integrated in all standards across all grade levels and allow for teacher and student reflective practices.
- The Career Ready Practices align to the five Social and Emotional Learning Core Competencies: Self-Awareness, Self-Management, Social Awareness, Relationship Skills, and Responsible Decision Making.

Current 9.2 – Personal Financial Literacy: NJCCCS 9.2 renumbered as NJCCCS 9.1 since 21st Century Life and Career Skills have been removed.

There were minor revisions made in order to align with the National Standards for Financial Literacy. Some standards were deleted and a few standards were moved to different grade levels. Standards were condensed that were deemed duplicative by personal financial literacy teachers, as well as, financial management practitioners in industry.

The following additional standards were added:

1. 9.1.12.C.8 – Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages).

Rationale: Based on input from the stakeholder group and research, there is a need for individuals in NJ, especially in low-to-moderate income communities to be aware of ways in which they are targeted by predatory lending practices. This is especially prevalent in communities with immigrants.

2. 9.1.12.B.7 – Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one’s personal budget.

This is a substantially modified statement. The original reads *“Develop personal financial planning strategies that respond to and use tax deductions and shelters.”*

Rationale: Students at this level only need a basic understanding of income tax. They should also understand how it is calculated and its effecting on budgeting...not tax deductions or shelters.

Grade level revisions are noted below:

1. Current Standard Statement (grade 4)

9.2.4.B.6 – Distinguish among cash, check, credit card, and debit card.

Proposed Standard Statement (moved to grade 8)

9.1.8.B.1 – Distinguish among cash, check, credit card, and debit card.

Rationale: The concept of borrowing and debt should be introduced in middle school. More detail can be introduced in high school so that students may understand how interest is calculated on different types of loans and how to manage debt responsibly.

2. Current Standard Statement (grade 4)

9.2.4.C.3 – Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.

Proposed Standard Statement (moved to grade 8)

9.1.8.C.1 – Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.

Rationale: The concept of borrowing and debt should be introduced in middle school. More detail can be introduced in high school so that students may understand how interest is calculated on different types of loans and how to manage debt responsibly.

3. Current Standard Statement (grade 8):

9.2.8.D.8 – Assess the impact of inflation on economic decisions and lifestyles.

Proposed Standard Statement (moved to grade 12)

9.1.12.D.2 – Assess the impact of inflation on economic decisions and lifestyles.

Rationale: This standard statement is too advanced for middle school and should be taught in high school.

4. Current Standard Statement (grade 8):

9.2.8.E.3 – Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.

Proposed Standard Statement (moved to grade 12):

9.1.12.E.1 – Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.

Rationale: This standard statement is too advanced for middle school and should be taught in high school.

Current 9.3 – Career Awareness, Exploration, and Preparation: NJCCCS 9.3 renumbered as NJCCCS 9.2

The number of standards has been reduced at the middle school and high school level by synthesizing indicators into succinct overarching standards.

- Aligned to the ASCA National Standards for Students.
- Proposed revisions were reviewed favorably by NJ School Counselor Association (NJSCA)
- Less prescriptive, providing educators more flexibility in helping students achieve mastery

Listed below are highlights of changes:

Standard 9.3 - Grade 4	Proposed Standard 9.2
Appraise personal likes and dislikes and identify careers that might be suited to personal likes. (9.3.4.A.3)	Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes. (9.2.4.A.3)
Identify qualifications needed to pursue traditional and nontraditional careers and occupations. (9.3.4.A.4)	
Locate career information using a variety of resources. (9.3.4.A.5)	

Standard 9.3 - Grade 8	Proposed Standard 9.2
Prepare a sample résumé and cover letter as part of an application for part-time or summer employment. (9.3.8.B.11)	Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce. (9.2.8.B.6)
Explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant. (9.3.8.B.12)	
Locate information about working papers, including what is required to obtain them and who must sign them. (9.3.8.B.13)	
Use online state and federal agency resources to identify jobs that are permitted or prohibited for minors. (9.3.8.B.14)	

Standard 9.3 - Grade 12	Proposed Standard 9.2
Determine how an individual's driving record (e.g., tickets, points, penalties for driving while intoxicated) and/or credit score may impact opportunities for employment, job retention, or job advancement. (9.3.12.C.18)	Analyze the correlation between personal and financial behavior and employability. (9.2.12.C.9)
Compare and contrast employee substance abuse policies (e.g., tobacco, drugs, and alcohol) by industry sector. (9.3.12.C.19)	
Determine the extent to which an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment, job retention, or job advancement. (9.3.12.C.21)	
Compare and contrast New Jersey school district policies with employer policies related to individual behavior and responsibilities (e.g., absenteeism and tardiness, plagiarism, harassment). (9.3.12.C.22)	
Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors. (9.3.12.C.23)	

Current 9.4 – Career and Technical Education (CTE): NJCCCS 9.4 replaced with the Common Career Technical Core (CCTC) standards for CTE programs and renumbered as NJCCCS 9.3.

These standards are replaced with CCTC standards for the 16 Career Clusters®. The CCTC represents what students should know and be able to do at the end of a CTE program of study. There are fewer, crisper, rigorous standards in the CCTC that provide flexibility for educators. Currently, in NJCCCS 9.4, there are 1,923 Cumulative Progress Indicators (CPIs) for the 16 Career Clusters®. The CCTC has narrowed this to 617 Career Cluster®/Pathway Standards while maintaining integrity to the 16 Career Clusters® framework.

Based on a detailed alignment study by the National State Directors of Career Technical Education Consortium (NJASDCTEc) that compared state standards to the CCTC, NJCCC Standard 9.4 is 97% aligned to the CCTC. Therefore, this change will have minimal impact on CTE educators. In fact, it will provide greater flexibility in designing instructional units that address these standards.

[Standard 9.1 – Career & Technical Education - <http://www.nj.gov/education/cccs/standards/9/9-1.htm>] **Career Ready Practices**

replaced with the Career Ready Practices

Career Ready Practices

Career Ready Practices describe the career-ready skills that all educators in all content areas should seek to develop in their students. They are practices that have been linked to increase college, career, and life success. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

- CRP1.** Act as a responsible and contributing citizen and employee.
- CRP2.** Apply appropriate academic and technical skills.
- CRP3.** Attend to personal health and financial well-being.
- CRP4.** Communicate clearly and effectively and with reason.
- CRP5.** Consider the environmental, social and economic impacts of decisions.
- CRP6.** Demonstrate creativity and innovation.
- CRP7.** Employ valid and reliable research strategies.
- CRP8.** Utilize critical thinking to make sense of problems and persevere in solving them.
- CRP9.** Model integrity, ethical leadership and effective management.
- CRP10.** Plan education and career paths aligned to personal goals.
- CRP11.** Use technology to enhance productivity.
- CRP12.** Work productively in teams while using cultural global competence.

CRP1. Act as a responsible and contributing citizen and employee

Career-ready individuals understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.

CRP2. Apply appropriate academic and technical skills.

Career-ready individuals readily access and use the knowledge and skills acquired through experience and education to be more productive. They make connections between abstract concepts with real-world applications, and they make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation

CRP3. Attend to personal health and financial well-being.

Career-ready individuals understand the relationship between personal health, workplace performance and personal well-being; they act on that understanding to regularly practice healthy diet, exercise and mental health activities. Career-ready individuals also take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

CRP4. Communicate clearly and effectively and with reason.

Career-ready individuals communicate thoughts, ideas, and action plans with clarity, whether using written, verbal, and/or visual methods. They communicate in the workplace with clarity and purpose to make maximum use of their own and others' time. They are excellent writers; they master conventions, word choice, and organization, and use effective tone and presentation skills to articulate ideas. They are skilled at interacting with others; they are active listeners and speak clearly and with purpose. Career-ready individuals think about the audience for their communication and prepare accordingly to ensure the desired outcome.

CRP5. Consider the environmental, social and economic impacts of decisions.

Career-ready individuals understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization.

CRP6. Demonstrate creativity and innovation.

Career-ready individuals regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization.

CRP7. Employ valid and reliable research strategies.

Career-ready individuals are discerning in accepting and using new information to make decisions, change practices or inform strategies. They use reliable research process to search for new information. They evaluate the validity of sources when considering the use and adoption of external information or practices in their workplace situation.

CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.

Career-ready individuals readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.

CRP9. Model integrity, ethical leadership and effective management.

Career-ready individuals consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others' action, attitudes and/or beliefs. They recognize the near-term and long-term effects that management's actions and attitudes can have on productivity, morals and organizational culture.

CRP10. Plan education and career paths aligned to personal goals.

Career-ready individuals take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.

CRP11. Use technology to enhance productivity.

Career-ready individuals find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.

CRP12. Work productively in teams while using cultural global competence.

Career-ready individuals positively contribute to every team, whether formal or informal. They apply an awareness of cultural difference to avoid barriers to productive and positive interaction. They find ways to increase the engagement and contribution of all team members. They plan and facilitate effective team meetings.

[9.2] 9.1 Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand A	[A.] Income and Careers		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
4	[Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.]	[9.2.4.A.1] 9.1.4.A.1	Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.
	[Income often comes from different sources, including alternative sources.]	[9.2.4.A.2] 9.1.4.A.2	Identify potential sources of income. [and their limitations.]
	[Income affects spending decisions and lifestyle.]	[9.2.4.A.3] 9.1.4.A.3	Explain how income affects spending and take-home pay.
	[Taxes and the cost of employee benefits affect the amount of disposable income.]	[9.2.4.A.4]	[Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.]
8	[Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.]	9.1.8.A.1	Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.
		[9.2.8.A.1] 9.1.8.A.2	Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
		[9.2.8.A.2] 9.1.8.A.3	Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.
		[9.2.8.A.3] 9.1.8.A.4	Relate earning power to quality of life across cultures.
		[9.2.8.A.4] 9.1.8.A.5	Relate how the demand for certain skills determines an individual's earning power.
	[Income often comes from different sources, including alternative sources.]	[9.2.8.A.5] 9.1.8.A.6	Explain [the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.] how income affects spending decisions.

[9.2] 9.1 Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand A	[A.] Income and Careers		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
8	[Income affects spending decisions and lifestyle.]	[9.2.8.A.6]	[Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.]
	[Taxes and the cost of employee benefits affect the amount of disposable income.]	[9.2.8.A.7] 9.1.8.A.7	Explain the purpose of the payroll deduction process, taxable income, and employee benefits.
		[9.2.8.A.8]	[Differentiate among the types of taxes and employee benefits.]
		[9.2.8.A.9]	[Differentiate between taxable and nontaxable income.]
12	[Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.]	9.1.12.A.1	Differentiate among the types of taxes and employee benefits.
		9.1.12.A.2	Differentiate between taxable and nontaxable income.
		[9.2.12.A.1] 9.1.12.A.3	Analyze the relationship between various careers and personal earning goals.
		[9.2.12.A.2] 9.1.12.A.4	Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.
		[9.2.12.A.3] 9.1.12.A.5	Analyze how the economic, social, and political conditions of a time period can affect [starting a business and can affect a plan for establishing such an enterprise.] the labor market.
		[9.2.12.A.4] 9.1.12.A.6	Summarize the financial risks and benefits of entrepreneurship as a career choice.
	[9.2.12.A.5]	[Evaluate current advances in technology that apply to a selected occupational career cluster.]	
	[Income often comes from different sources, including alternative sources.]	[9.2.12.A.6] 9.1.12.A.7	Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand A	[A.] Income and Careers		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
12		[9.2.12.A.7] 9.1.12.A.8	Analyze different forms of currency[,] and how currency is used to exchange goods and services. [, and how it can be transferred from one person’s business to another.]
	[Income affects spending decisions and lifestyle.]	[9.2.12.A.8] 9.1.12.A.9	Analyze how personal and cultural values impact spending and other financial decisions.
	[Taxes and the cost of employee benefits can affect the amount of disposable income.]	[9.2.12.A.9] 9.1.12.A.10	Demonstrate how exemptions and deductions can reduce taxable income.
		[9.2.12.A.10] 9.1.12.A.11	Explain the relationship between government programs and services and taxation.
		[9.2.12.A.11] 9.1.12.A.12	Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
		[9.2.12.A.12] 9.1.12.A.13	Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand B	[B.] Money Management		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
4	[Money management involves setting financial goals.]	[9.2.4.B.1] 9.1.4.B.1	Differentiate between financial wants and needs.
		[9.2.4.B.2] 9.1.4.B.2	Identify age-appropriate financial goals.
	[Money management is reliant on developing and maintaining personal budgets.]	[9.2.4.B.3] 9.1.4.B.3	Explain what a budget is and why it is important.
		[9.2.4.B.4] 9.1.4.B.4	Identify common household expense categories and sources of income.
	[Money management requires understanding of cash flow systems and business practices.]	[9.2.4.B.5] 9.1.4.B.5	Identify ways to earn and save.
		[9.2.4.B.6]	[Distinguish among cash, check, credit card, and debit card.]
		[9.2.4.B.7]	[Explain the purposes of financial institutions in the community.]
8	[Money management involves setting financial goals.]	9.1.8.B.1	Distinguish among cash, check, credit card, and debit card.
		[9.2.8.B.1] 9.1.8.B.2	Construct a simple personal savings and spending plan based on various sources of income.
		[9.2.8.B.2] 9.1.8.B.3	Justify the concept of “paying yourself first” as a financial savings strategy.
		[9.2.8.B.3] 9.1.8.B.4	Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.
		[9.2.8.B.4] 9.1.8.B.5	Explain [Analyze] the effect of the economy on personal income, individual and family security, and consumer decisions.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand B	[B.] Money Management		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
8		[9.2.8.B.5] 9.1.8.B.6	Evaluate the relationship of cultural traditions and historical influences on financial practice.
	[Money management is reliant on developing and maintaining personal budgets.]	[9.2.8.B.6] 9.1.8.B.7	Construct a budget to save for long-term, short-term, and charitable goals.
		[9.2.8.B.7] 9.1.8.B.8	Develop a system for keeping and using financial records.
	[Money management requires understanding of cash flow systems and business practices.]	[9.2.8.B.8]	[Explain the concept of cash flow and construct cash flow statements.]
		[9.2.8.B.9]	[Create debit and credit balance sheets and income and cash statements.]
		[9.2.8.B.10] 9.1.8.B.9	Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).
		[9.2.8.B.11] 9.1.8.B.10	Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
		[9.2.8.B.12] 9.1.8.B.11	Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.
12	[Money management involves setting financial goals.]	[9.2.12.B.1] 9.1.12.B.1	Prioritize financial decisions by systematically considering alternatives and possible consequences.
		[9.2.12.B.2] 9.1.12.B.2	Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
		[9.2.12.B.3] 9.1.12.B.3	Construct a plan to accumulate emergency “rainy day” funds.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand B	[B.] Money Management		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
12	[Money management is reliant on developing and maintaining personal budgets.]	[9.2.12.B.4] 9.1.12.B.4	Analyze how income and spending plans are affected by age, needs, and resources.
		[9.2.12.B.5] 9.1.12.B.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
		[9.2.12.B.6] 9.1.12.B.6	Design and utilize a simulated budget to monitor progress of financial plans.
	[Money management requires understanding of cash flow systems and business practices.]	[9.2.12.B.7] 9.1.12.B.7	Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one's personal budget. [Develop personal financial planning strategies that respond to and use tax deductions and shelters.]
		[9.2.12.B.8] 9.1.12.B.8	Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.
		[9.2.12.B.9] 9.1.12.B.9	[Chart and evaluate the growth of mid- and long-term investments.] Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.).
		[9.2.12.B.10] 9.1.12.B.10	Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand C	[C.] Credit and Debt Management		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
4	[Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.]	[9.2.4.C.1] 9.1.4.C.1	Explain why people borrow money and the relationship between credit and debt.
		[9.2.4.C.2] 9.1.4.C.2	Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).
		[9.2.4.C.3]	[Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.]
		[9.2.4.C.4] 9.1.4.C.3	Determine the relationships among income, expenses, and interest.
	[Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.]	[9.2.4.C.5] 9.1.4.C.4	Determine personal responsibility related to borrowing and lending.
		[9.2.4.C.6] 9.1.4.C.5	Summarize ways to avoid credit problems.
8	[Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.]	9.1.8.C.1	Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
		[9.2.8.C.1] 9.1.8.C.2	Compare and contrast the financial products and services offered by different types of financial institutions.
		[9.2.8.C.2] 9.1.8.C.3	Compare and contrast debt and credit management strategies.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand C	[C.] Credit and Debt Management		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
8		[9.2.8.C.3] 9.1.8.C.4	Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.
		[9.2.8.C.4] 9.1.8.C.5	Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).
	[Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.]	[9.2.8.C.5] 9.1.8.C.6	Determine ways to leverage debt beneficially.
		[9.2.8.C.6] 9.1.8.C.7	Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).
		[9.2.8.C.7]	[Explain the meaning and possible consequences of “predatory lending practices.”]
		[9.2.8.C.8] 9.1.8.C.8	Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.
		[9.2.8.C.9] 9.1.8.C.9	Summarize the causes and consequences of personal bankruptcy.
		[9.2.8.C.10] 9.1.8.C.10	Determine when there is a need to seek credit counseling and appropriate times to utilize it.
12	[Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.]	[9.2.12.C.1] 9.1.12.C.1	Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand C	[C.] Credit and Debt Management		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
12		[9.2.12.C.2] 9.1.12.C.2	Compare and compute interest and compound interest and develop an amortization table using business tools.
		[9.2.12.C.3] 9.1.12.C.3	Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
		[9.2.12.C.4] 9.1.12.C.4	Compare and contrast the advantages and disadvantages of various types of mortgages.
	[Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.]	[9.2.12.C.5] 9.1.12.C.5	Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.
		[9.2.12.C.6] 9.1.12.C.6	Explain how predictive modeling determines “credit scores.”
		[9.2.12.C.7] 9.1.12.C.7	[Explain] Analyze the rights and responsibilities of buyers and sellers under consumer protection laws. [, and discuss common unfair or deceptive business practices.]
		9.1.12.C.8	Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages).
		[9.2.12.C.8] 9.1.12.C.9	Evaluate the implications of personal and corporate bankruptcy for self and others.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand D	[D.] Planning, Saving, and Investing		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
4	[Information about investment options assists with financial planning.]	[9.2.4.D.1] 9.1.4.D.1	Determine various ways to save.
	[Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.]	[9.2.4.D.2]	[Explain the concept of “opportunity cost.”]
		[9.2.4.D.3] 9.1.4.D.2	Explain what it means to “invest.”
		[9.2.4.D.4] 9.1.4.D.3	Distinguish between saving and investing.
8	[Information about investment options assists with financial planning.]	[9.2.8.D.1] 9.1.8.D.1	Determine how saving contributes to financial well-being.
		[9.2.8.D.2] 9.1.8.D.2	Differentiate among various savings tools and how to use them most effectively.
		[9.2.8.D.3] 9.1.8.D.3	Differentiate among various investment options.
		[9.2.8.D.4] 9.1.8.D.4	Distinguish between income and investment growth.
	[Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.]	[9.2.8.D.5] 9.1.8.D.5	Explain the economic principle of supply and demand.
		[9.2.8.D.6]	[Relate saving and investing decisions to successful entrepreneurship.]
		[9.2.8.D.7]	[Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).]

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand D	[D.] Planning, Saving, and Investing		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
8		[9.2.8.D.8]	[Assess the impact of inflation on economic decisions and lifestyles.]
12	[Information about investment options assists with financial planning.]	9.1.12.D.1	Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).
		9.1.12.D.2	Assess the impact of inflation on economic decisions and lifestyles.
		[9.2.12.D.1] 9.1.12.D.3	Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.
		[9.2.12.D.2] 9.1.12.D.4	Assess factors that influence financial planning.
		[9.2.12.D.3] 9.1.12.D.5	Justify the use of savings and investment options to meet targeted goals.
		[9.2.12.D.4] 9.1.12.D.6	Analyze processes and vehicles for buying and selling investments.
		[9.2.12.D.5] 9.1.12.D.7	Explain [Compare] the risk, return, and liquidity of various savings and investment alternatives.
		[9.2.12.D.6] 9.1.12.D.8	Explain how government and independent financial services and products are used to achieve personal financial goals.
	[Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.]	[9.2.12.D.7] 9.1.12.D.9	Relate savings and investment results to achievement of financial goals.
		[9.2.12.D.8] 9.1.12.D.10	Differentiate among various investment products and savings vehicles and how to use them most effectively.
		[9.2.12.D.9] 9.1.12.D.11	Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand D	[D.] Planning, Saving, and Investing		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
		[9.2.12.D.10] 9.1.12.D.12	Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
		[9.2.12.D.11] 9.1.12.D.13	Determine the impact of various market events on stock market prices and on other savings and investments.
		[9.2.12.D.12] 9.1.12.D.14	Evaluate how taxes affect the rate of return on savings and investments.
		[9.2.12.D.13] 9.1.12.D.15	Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand E	[E.] Becoming a Critical Consumer		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
4	[The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.]	[9.2.4.E.1] 9.1.4.E.1	Determine factors that influence consumer decisions related to money.
	[Cost-benefit analysis informs responsible spending practices.]	[9.2.4.E.2]	[Identify ways interest rates add to the cost of goods and services.]
		[9.2.4.E.3]	[Evaluate financial information from a variety of sources.]
		[9.2.4.E.4] 9.1.4.E.2	Apply comparison shopping skills to purchasing decisions.
	[Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.]	[9.2.4.E.5]	[Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.]
		[9.2.4.E.6]	[Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.]
		[9.2.4.E.7]	[Compare and contrast product facts versus advertising claims.]
8	[The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.]	9.1.8.E.1	Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.
		9.1.8.E.2	Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.
		9.1.8.E.3	Compare and contrast product facts versus advertising claims.
		[9.2.8.E.1] 9.1.8.E.4	Prioritize personal wants and needs when making purchases.

[9.2] 9.1 Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand E	[E.] Becoming a Critical Consumer		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
8	[Cost-benefit analysis informs responsible spending practices.]	[9.2.8.E.2] 9.1.8.E.5	Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.
		[9.2.8.E.3]	[Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.]
		[9.2.8.E.4] 9.1.8.E.6	Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.
		[9.2.8.E.5]	[Identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties.]
	[Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.]	[9.2.8.E.6] 9.1.8.E.7	Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.
		[9.2.8.E.7] 9.1.8.E.8	Recognize the techniques and effects of deceptive advertising.
12	[The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.]	9.1.12.E.1	Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.
		[9.2.12.E.1] 9.1.12.E.2	Analyze and apply multiple sources of financial information when prioritizing financial decisions.
		[9.2.12.E.2] 9.1.12.E.3	Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.
		[9.2.12.E.3] 9.1.12.E.4	Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.
	[Cost-benefit analysis informs responsible spending practices.]	[9.2.12.E.4] 9.1.12.E.5	Evaluate business practices and their impact on individuals, families, and societies.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand E	[E.] Becoming a Critical Consumer		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
12		[9.2.12.E.5] 9.1.12.E.6	Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.
	[Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.]	[9.2.12.E.6] 9.1.12.E.7	Apply specific consumer protection laws to the issues they address.
		[9.2.12.E.7] 9.1.12.E.8	Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.
		[9.2.12.E.8] 9.1.12.E.9	Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.
		[9.2.12.E.9] 9.1.12.E.10	Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand F	[F.] Civic Financial Responsibility		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
4	[The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.]	[9.2.4.F.1] 9.1.4.F.1	Demonstrate an understanding of individual financial obligations and community financial obligations.
		[9.2.4.F.2]	[Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.]
	[Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.]	[9.2.4.F.3] 9.1.4.F.2	Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.
		[9.2.4.F.4]	[Identify skills related to organizing, managing, and taking on the risks of owning a business.]
8	[The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.]	[9.2.8.F.1] 9.1.8.F.1	Explain how the economic system of production and consumption may be a means to achieve significant societal goals.
		[9.2.8.F.2] 9.1.8.F.2	Examine the implications of legal and ethical behaviors when making financial decisions.
		[9.2.8.F.3] 9.1.8.F.3	Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand F	[F.] Civic Financial Responsibility		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
8	[Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.]	[9.2.8.F.4]	[Calculate appropriate amounts of charitable giving based on current financial status.]
		[9.2.8.F.5]	[Determine opportunities for micro-financing of global charities and causes.]
12	[The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.]	9.1.12.F.1	Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.
		[9.2.12.F.1]	[Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.]
		[9.2.12.F.2]	[Summarize the concept and types of taxation used to fund public initiatives.]
		[9.2.12.F.3] 9.1.12.F.2	Assess the impact of emerging global economic events on financial planning.
		[9.2.12.F.4] 9.1.12.F.3	Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.
		[9.2.12.F.5] 9.1.12.F.4	Summarize the purpose and importance of a will.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand F	[F.] Civic Financial Responsibility		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
12	[Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.]	[9.2.12.F.6] 9.1.12.F.5	Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
		[9.2.12.F.7] 9.1.12.F.6	Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.
		[9.2.12.F.8]	[Evaluate the effects of entrepreneurship on economic stability and quality of living in local and global communities.]
		[9.2.12.F.9]	[Assess the impact of the global economy on entrepreneurial opportunities.]

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand G	[G.] [Risk Management and Insurance] Insuring and Protecting		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
4	[There are common financial risks and ways to manage risks.]	[9.2.4.G.1]	[Summarize common types of financial risks and basic risk management strategies.]
	[Insurance is designed to protect the consumer against unintended losses.]	[9.2.4.G.2]	[Explain the importance of protection against financial loss and reasons for risk assessment.]
		[9.2.4.G.3] 9.1.4.G.1	Describe how valuable items might be damaged or lost and ways to protect them.
8	[There are common financial risks and ways to manage risks.]	[9.2.8.G.1]	[Compare the impact of losses associated with different types of financial risk.]
		[9.2.8.G.2] 9.1.8.G.1	Explain why it is important to develop plans for protecting current and future personal assets against loss.
	[Insurance is designed to protect the consumer against unintended losses.]	[9.2.8.G.3]	[Explain the purpose and importance of health, disability, life, and consumer insurance protection.]
		[9.2.8.G.4] 9.1.8.G.2	Determine criteria for deciding the amount of insurance protection needed.
		[9.2.8.G.5] 9.1.8.G.3	Analyze the need for and value of different types of insurance and the impact of deductibles.
		[9.2.8.G.6] 9.1.8.G.4	Evaluate the need for different types of extended warranties.
12	[There are common financial risks and ways to manage risks.]	[9.2.12.G.1] 9.1.12.G.1	Analyze risks and benefits in various financial situations.
		[9.2.12.G.2] 9.1.12.G.2	Differentiate between property and liability insurance protection.
		[9.2.12.G.3] 9.1.12.G.3	Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.

[9.2] **9.1** Personal Financial Literacy

Content Area	21st-Century Life and Careers		
[Standard]	[9.2 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.]		
Strand G	[G.] [Risk Management and Insurance] Insuring and Protecting		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
12		[9.2.12.G.4] 9.1.12.G.4	Evaluate individual and family needs for insurance protection using opportunity-cost analysis.
		[9.2.12.G.5]	[Compare insurance policy coverage limits and related premiums and deductibles to minimize costs.]
		[9.2.12.G.6] 9.1.12.G.5	Differentiate the costs and benefits of renter’s and homeowner’s insurance.
		[9.2.12.G.7]	[Compare sources of health and disability coverage, including employee benefit plans, with options in another country.]
		[9.2.12.G.8]	[Compare and contrast options for long-term healthcare insurance for home care and external care.]
		[9.2.12.G.9] 9.1.12.G.6	Explain how to self-insure and how to determine when self-insurance is appropriate.
		[9.2.12.G.10] 9.1.12.G.7	Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.

[9.3] **9.2** Career Awareness, Exploration, and Preparation

Content Area	21st-Century Life and Careers		
[Standard]	[9.3 Career Awareness, Exploration & Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.]		
Strand A	[A.] Career Awareness		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
4	[Career awareness includes an understanding of the world of work and the knowledge and skills needed for traditional and nontraditional jobs and careers.]	[9.3.4.A.1] 9.2.4.A.1	Identify reasons why people work, different types of work , and [discuss] how work can help a person achieve personal and professional goals.
		[9.3.4.A.2] 9.2.4.A.2	Identify various life roles and civic and work-related activities in the school, home, and community.
		[9.3.4.A.3]	[Appraise personal likes and dislikes and identify careers that might be suited to personal likes.]
		[9.3.4.A.4]	[Identify qualifications needed to pursue traditional and nontraditional careers and occupations.]
		[9.3.4.A.5]	[Locate career information using a variety of resources.]
		9.2.4.A.3	Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.
		[9.3.4.A.6] 9.2.4.A.4	Explain why knowledge and skills acquired in the elementary grades lay the foundation for [the] future academic and career success.

[9.3] **9.2** Career Awareness, Exploration, and Preparation

Content Area	21st-Century Life and Careers		
[Standard]	[9.3 Career Awareness, Exploration & Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.]		
Strand B	[B.] Career Exploration		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
8	[Career exploration includes investigation of the contemporary workplace and an understanding of the relationships among personal abilities, education, and knowledge and skills needed to pursue 21 st -century occupations and careers.]	9.2.8.B.1	Research careers within the 16 Career Clusters[®] and determine attributes of career success.
		[9.3.8.B.1] 9.2.8.B.2	Develop a Personalized Student Learning Plan [that includes information about career areas of interest] with the assistance of an adult mentor[s] that includes information about career areas of interest, goals and an educational plan.
		[9.3.8.B.2]	[Identify common knowledge, skills, and abilities needed within the federal 16 Career Clusters]
		[9.3.8.B.3]	[Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.]
		[9.3.8.B.4]	[Identify high school and county career and technical school courses and programs that support career or occupational areas of interest.]
		[9.3.8.B.5]	[Use workplace readiness skills and career information learned from job shadowing, high school visits, speakers, volunteering, or other career exploration activities to assist with career exploration.]

[9.3] **9.2** Career Awareness, Exploration, and Preparation

Content Area	21st-Century Life and Careers		
[Standard]	[9.3 Career Awareness, Exploration & Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.]		
Strand B	[B.] Career Exploration		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
8		[9.3.8.B.6] 9.2.8.B.3	Evaluate communication, collaboration, and leadership skills [and how they might be further] that can be developed [in preparation for a future career through involvement in] through school, home, work, and extracurricular activities for use in a career.
		[9.3.8.B.7]	[Explain what is meant by “jobs” and “careers,” and examine how each tends to be distributed regionally, nationally, and globally.]
		[9.3.8.B.8]	[Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.]
		9.2.8.B.4	Evaluate how traditional and nontraditional careers have evolved regionally, nationally, and globally.
		[9.3.8.B.9]	[Inventory the requirements for entering different career areas of interest using online job information, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website and determine why those requirements are needed for success in a chosen career.]
		[9.3.8.B.10]	[Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website.]
		9.2.8.B.5	Analyze labor market trends using state and federal labor market information and other resources available online.

[9.3] **9.2** Career Awareness, Exploration, and Preparation

Content Area	21st-Century Life and Careers		
[Standard]	[9.3 Career Awareness, Exploration & Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.]		
Strand B	[B.] Career Exploration		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
8		[9.3.8.B.11]	[Prepare a sample résumé and cover letter as part of an application for part-time or summer employment.]
		[9.3.8.B.12]	[Explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant.]
	[State and federal agencies are responsible for regulating workplaces to ensure that employees are safe from harm and exploitation.]	9.2.8.B.6	Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce.
		[9.3.8.B.13]	[Locate information about working papers, including what is required to obtain them and who must sign them.]
		[9.3.8.B.14]	[Use online state and federal agency resources to identify jobs that are permitted or prohibited for minors.]
	[Both employers and employees have professional, legal, and ethical responsibilities in the workplace and in the global marketplace.]	[9.3.8.B.15]	[Analyze a past or current local, national, or international incident that violated professional, legal, and/or ethical responsibilities in an employment setting, and explain the impact of the incident on employees and others.]
	[There is a relationship between personal behavior and employability.]	9.2.8.B.7	Evaluate the impact of online activities and social media on employer decisions.
		[9.3.8.B.16]	[Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.]
		[9.3.8.B.17]	[Recognize that an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.]

[9.3] **9.2** Career Awareness, Exploration, and Preparation

Content Area	21st-Century Life and Careers		
[Standard]	[9.3 Career Awareness, Exploration & Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.]		
Strand B	[B.] Career Exploration		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
8		[9.3.8.B.18]	[Compare and contrast current and past employer hiring and employment practices related to substance use (e.g., tobacco, drugs, and alcohol).]

[9.3] **9.2** Career Awareness, Exploration, and Preparation

Content Area	21st-Century Life and Careers		
[Standard]	[9.3 Career Awareness, Exploration & Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.]		
Strand C	[C.] Career Preparation		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
12	[Career preparation requires purposeful planning based on research, self-knowledge, and informed choices.]	9.2.12.C.1	Review career goals and determine steps necessary for attainment.
		[9.3.12.C.1] 9.2.12.C.2	[Assess and] Modify Personalized Student Learning Plans to support declared career goals.
		[9.3.12.C.2]	[Characterize education and skills needed to achieve career goals, and take steps to prepare for postsecondary options, including making course selections, preparing for and taking assessments, and participating in extra-curricular activities.]
		[9.3.12.C.3]	[Develop personal interests and activities that support declared career goals and plans.]
		[9.3.12.C.4]	[Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.]
		[9.3.12.C.5] 9.2.12.C.3	Identify transferable career skills [in career choices] and design [alternative] alternate career plans [based on those skills].
		[9.3.12.C.6]	[Develop job readiness skills by participating in structured learning experiences and employment seeking opportunities.]
		[9.3.12.C.7]	[Pursue a variety of activities related to career preparation (e.g. volunteer, seek employment, and/or apply for training grants, higher education grants, and loans.)]

[9.3] **9.2** Career Awareness, Exploration, and Preparation

Content Area	21st-Century Life and Careers		
[Standard]	[9.3 Career Awareness, Exploration & Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.]		
Strand C	[C.] Career Preparation		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
12		[9.3.12.C.8] 9.2.12.C.4	[Interpret] Analyze how [changing] economic conditions and societal [needs] changes influence employment trends and future education.
		[9.3.12.C.9] 9.2.12.C.5	[Investigate] Research career opportunities in the United States [or] and abroad [that involve working with people from diverse cultures and] that require knowledge of [other] world languages [or] and diverse cultures.
		[9.3.12.C.10] 9.2.12.C.6	[Differentiate] Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.
	[State and federal laws and regulations require specific employment and workplace safety and health policies and procedures in order to ensure workers are free from exploitation and to ensure a safe and healthy work environment.]	[9.3.12.C.11]	[Evaluate the responsibility of employers and employees for maintaining workplace safety, and explain health rights related to a particular occupation/career.]
		[9.3.12.C.12]	[Determine the impact of past and/or recent lawsuits and/or court decisions regarding employment laws.]
		[9.3.12.C.13]	[Comply with workplace child labor regulations and safety and health policies during structured learning experiences.]
	[Both employers and employees have professional, legal, and ethical responsibilities in the workplace and in the global marketplace.]	9.2.12.C.7	Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.

[9.3] **9.2** Career Awareness, Exploration, and Preparation

Content Area	21st-Century Life and Careers		
[Standard]	[9.3 Career Awareness, Exploration & Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.]		
Strand C	[C.] Career Preparation		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
12		9.2.12.C.8	Assess the impact of litigation and court decisions on employment laws and practices.
		[9.3.12.C.14]	[Interpret and justify written employer organizational policies and procedures for job performance.]
		[9.3.12.C.15]	[Propose potential solutions for current workplace ethics court cases involving multinational companies.]
		[9.3.12.C.16]	[Determine the consequences of quality control failures in the United States and in another country based on issues reported in the media.]
		[9.3.12.C.17]	[Analyze relationships between companies and the communities in which they are located, and explain how the presence of companies in a community may have a positive or negative impact.]
	[There is a relationship between personal behavior and employability.]	9.2.12.C.9	Analyze the correlation between personal and financial behavior and employability.
		[9.3.12.C.18]	[Determine how an individual’s driving record (e.g., tickets, points, penalties for driving while intoxicated) and/or credit score may impact opportunities for employment, job retention, or job advancement.]
		[9.3.12.C.19]	[Compare and contrast employee substance abuse policies (e.g., tobacco, drugs, and alcohol) by industry sector.]
		[9.3.12.C.20]	[Analyze employment trends by industry sector to determine how employment and training requirements change over time.]

[9.3] **9.2** Career Awareness, Exploration, and Preparation

Content Area	21st-Century Life and Careers		
[Standard]	[9.3 Career Awareness, Exploration & Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.]		
Strand C	[C.] Career Preparation		
By the end of grade	[Content Statement]	[CPI#] Number	[Cumulative Progress Indicator (CPI)] Standard Statement
12		[9.3.12.C.21]	[Determine the extent to which an individual’s online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment, job retention, or job advancement.]
		[9.3.12.C.22]	[Compare and contrast New Jersey school district policies with employer policies related to individual behavior and responsibilities (e.g., absenteeism and tardiness, plagiarism, harassment).]
		[9.3.12.C.23]	[Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.]
		[9.3.12.C.24]	[Analyze why employers use different interview techniques.]

[Standard 9.4 – Career & Technical Education - <http://www.state.nj.us/education/cccs/standards/9/9-4.htm>] **Standard 9.3 – Career and Technical Education (CTE)**

replaced with the Common Career Technical Core (CCTC)

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	<i>21st Century Life and Careers</i>
AGRICULTURE, FOOD & NATURAL RESOURCES CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	AGRICULTURE, FOOD & NATURAL RESOURCES (AG)
9.3.12.AG.1	Analyze how issues, trends, technologies and public policies impact systems in the Agriculture, Food & Natural Resources Career Cluster [®] .
9.3.12.AG.2	Evaluate the nature and scope of the Agriculture, Food & Natural Resources Career Cluster [®] and the role of agriculture, food and natural resources (AFNR) in society and the economy.
9.3.12.AG.3	Examine and summarize the importance of health, safety and environmental management systems in AFNR businesses.
9.3.12.AG.4	Demonstrate stewardship of natural resources in AFNR activities.
9.3.12.AG.5	Describe career opportunities and means to achieve those opportunities in each of the Agriculture, Food & Natural Resources Career Pathways.
9.3.12.AG.6	Analyze the interaction among AFNR systems in the production, processing and management of food, fiber and fuel and the sustainable use of natural resources.
PATHWAY:	AGRIBUSINESS SYSTEMS (AG-BIZ)
9.3.12.AG-BIZ.1	Apply management planning principles in AFNR businesses.
9.3.12.AG-BIZ.2	Use record keeping to accomplish AFNR business objectives, manage budgets and comply with laws and regulations.
9.3.12.AG-BIZ.3	Manage cash budgets, credit budgets and credit for an AFNR business using generally accepted accounting principles.
9.3.12.AG-BIZ.4	Develop a business plan for an AFNR business.
9.3.12.AG-BIZ.5	Use sales and marketing principles to accomplish AFNR business objectives.
PATHWAY:	ANIMAL SYSTEMS (AG-ANI)
9.3.12.AG-ANI.1	Analyze historic and current trends impacting the animal systems industry.
9.3.12.AG-ANI.2	Utilize best-practice protocols based upon animal behaviors for animal husbandry and welfare.
9.3.12.AG-ANI.3	Design and provide proper animal nutrition to achieve desired outcomes for performance, development, reproduction and/or economic production.
9.3.12.AG-ANI.4	Apply principles of animal reproduction to achieve desired outcomes for performance, development and/or economic production.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	<i>21st Century Life and Careers</i>
AGRICULTURE, FOOD & NATURAL RESOURCES CAREER CLUSTER[®]	
Number	Standard Statement
9.3.12.AG-ANI.5	Evaluate environmental factors affecting animal performance and implement procedures for enhancing performance and animal health.
9.3.12.AG-ANI.6	Classify, evaluate and select animals based on anatomical and physiological characteristics.
9.3.12.AG-ANI.7	Apply principles of effective animal health care.
PATHWAY:	<i>ENVIRONMENTAL SERVICE SYSTEMS (AG-ENV)</i>
9.3.12.AG-ENV.1	Use analytical procedures and instruments to manage environmental service systems.
9.3.12.AG-ENV.2	Evaluate the impact of public policies and regulations on environmental service system operations.
9.3.12.AG-ENV.3	Develop proposed solutions to environmental issues, problems and applications using scientific principles of meteorology, soil science, hydrology, microbiology, chemistry and ecology.
9.3.12.AG-ENV.4	Demonstrate the operation of environmental service systems (<i>e.g.</i> , pollution control, water treatment, wastewater treatment, solid waste management and energy conservation).
9.3.12.AG-ENV.5	Use tools, equipment, machinery and technology common to tasks in environmental service systems.
PATHWAY:	<i>FOOD PRODUCTS & PROCESSING SYSTEMS (AG-FD)</i>
9.3.12.AG-FD.1	Develop and implement procedures to ensure safety, sanitation and quality in food product and processing facilities.
9.3.12.AG-FD.2	Apply principles of nutrition, biology, microbiology, chemistry and human behavior to the development of food products.
9.3.12.AG-FD.3	Select and process food products for storage, distribution and consumption.
9.3.12.AG-FD.4	Explain the scope of the food industry and the historical and current developments of food products and processing.
PATHWAY:	<i>NATURAL RESOURCES SYSTEMS (AG-NR)</i>
9.3.12.AG-NR.1	Plan and conduct natural resource management activities that apply logical, reasoned and scientifically based solutions to natural resource issues and goals.
9.3.12.AG-NR.2	Analyze the interrelationships between natural resources and humans.
9.3.12.AG-NR.3	Develop plans to ensure sustainable production and processing of natural resources.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	<i>21st Century Life and Careers</i>
AGRICULTURE, FOOD & NATURAL RESOURCES CAREER CLUSTER[®]	
Number	Standard Statement
9.3.12.AG-NR.4	Demonstrate responsible management procedures and techniques to protect or maintain natural resources.
PATHWAY:	<i>PLANT SYSTEMS (AG-PL)</i>
9.3.12.AG-PL.1	Develop and implement a crop management plan for a given production goal that accounts for environmental factors.
9.3.12.AG-PL.2	Apply the principles of classification, plant anatomy and plant physiology to plant production and management.
9.3.12.AG-PL.3	Propagate, culture and harvest plants and plant products based on current industry standards.
9.3.12.AG-PL.4	Apply principles of design in plant systems to enhance an environment (e.g., floral, forest, landscape and farm).
PATHWAY:	<i>POWER, STRUCTURAL & TECHNICAL SYSTEMS (AG-PST)</i>
9.3.12.AG-PST.1	Apply physical science principles and engineering applications to solve problems and improve performance in AFNR power, structural and technical systems.
9.3.12.AG-PST.2	Operate and maintain AFNR mechanical equipment and power systems.
9.3.12.AG-PST.3	Service and repair AFNR mechanical equipment and power systems.
9.3.12.AG-PST.4	Plan, build and maintain AFNR structures.
9.3.12.AG-PST.5	Use control, monitoring, geospatial and other technologies in AFNR power, structural and technical systems.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
ARCHITECTURE & CONSTRUCTION CAREER CLUSTER[®]	
Number	Standard statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	ARCHITECTURE & CONSTRUCTION (AC)
9.3.12.AC.1	Use vocabulary, symbols and formulas common to architecture and construction.
9.3.12.AC.2	Use architecture and construction skills to create and manage a project.
9.3.12.AC.3	Comply with regulations and applicable codes to establish and manage a legal and safe workplace.
9.3.12.AC.4	Evaluate the nature and scope of the Architecture & Construction Career Cluster [®] and the role of architecture and construction in society and the economy.
9.3.12.AC.5	Describe the roles, responsibilities, and relationships found in the architecture and construction trades and professions, including labor/management relationships.
9.3.12.AC.6	Read, interpret and use technical drawings, documents and specifications to plan a project.
9.3.12.AC.7	Describe career opportunities and means to achieve those opportunities in each of the Architecture & Construction Career Pathways.
PATHWAY:	CONSTRUCTION (AC-CST)
9.3.12.AC-CST.1	Describe contractual relationships between all parties involved in the building process.
9.3.12.AC-CST.2	Describe the approval procedures required for successful completion of a construction project.
9.3.12.AC-CST.3	Implement testing and inspection procedures to ensure successful completion of a construction project.
9.3.12.AC-CST.4	Apply scheduling practices to ensure the successful completion of a construction project.
9.3.12.AC-CST.5	Apply practices and procedures required to maintain jobsite safety.
9.3.12.AC-CST.6	Manage relationships with internal and external parties to successfully complete construction projects.
9.3.12.AC-CST.7	Compare and contrast the building systems and components required for a construction project.
9.3.12.AC-CST.8	Demonstrate the construction crafts required for each phase of a construction project.
9.3.12.AC-CST.9	Safely use and maintain appropriate tools, machinery, equipment and resources to accomplish construction project goals.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
ARCHITECTURE & CONSTRUCTION CAREER CLUSTER[®]	
Number	Standard statement
PATHWAY:	DESIGN/PRE-CONSTRUCTION (AC-DES)
9.3.12.AC-DES.1	Justify design solutions through the use of research documentation and analysis of data.
9.3.12.AC-DES.2	Use effective communication skills and strategies (listening, speaking, reading, writing and graphic communications) to work with clients and colleagues.
9.3.12.AC-DES.3	Describe the requirements of the integral systems that impact the design of buildings.
9.3.12.AC-DES.4	Apply building codes, laws and rules in the project design.
9.3.12.AC-DES.5	Identify the diversity of needs, values and social patterns in project design, including accessibility standards.
9.3.12.AC-DES.6	Apply the techniques and skills of modern drafting, design, engineering and construction to projects.
9.3.12.AC-DES.7	Employ appropriate representational media to communicate concepts and project design.
9.3.12.AC-DES.8	Apply standards, applications and restrictions pertaining to the selection and use of construction materials, components and assemblies in the project design.
PATHWAY:	MAINTENANCE/OPERATIONS (AC-MO)
9.3.12.AC-MO.1	Recognize and employ universal construction signs and symbols to function safely in the workplace.
9.3.12.AC-MO.2	Use troubleshooting procedures when solving a maintenance problem in buildings.
9.3.12.AC-MO.3	Apply construction skills when repairing, restoring or renovating existing buildings.
9.3.12.AC-MO.4	Determine work required to repair or renovate an existing building.
9.3.12.AC-MO.5	Plan and practice preventative maintenance activities to service existing buildings.
9.3.12.AC-MO.6	Maintain and inspect building systems to achieve safe and efficient operation of buildings.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
ARTS, A/V TECHNOLOGY & COMMUNICATIONS CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	ARTS, A/V TECHNOLOGY & COMMUNICATIONS (AR)
9.3.12.AR.1	Analyze the interdependence of the technical and artistic elements of various careers within the Arts, A/V Technology & Communications Career Cluster [®] .
9.3.12.AR.2	Analyze the importance of health, safety and environmental management systems, policies and procedures common in arts, audio/video technology and communications activities and facilities.
9.3.12.AR.3	Analyze the lifestyle implications and physical demands required in the arts, audio/visual technology and communications workplace.
9.3.12.AR.4	Analyze the legal and ethical responsibilities required in the arts, audio/visual technology and communications workplace.
9.3.12.AR.5	Describe the career opportunities and means to achieve those opportunities in each of the Arts, A/V Technology & Communications Career Pathways.
9.3.12.AR.6	Evaluate technological advancements and tools that are essential to occupations within the Arts, A/V Technology & Communications Career Cluster [®] .
PATHWAY:	A/V TECHNOLOGY & FILM (AR-AV)
9.3.12.AR-AV.1	Describe the history, terminology, occupations and value of audio, video and film technology.
9.3.12.AR-AV.2	Demonstrate the use of basic tools and equipment used in audio, video and film production.
9.3.12.AR-AV.3	Demonstrate technical support skills for audio, video and/or film productions.
9.3.12.AR-AV.4	Design an audio, video and/or film production.
PATHWAY:	JOURNALISM & BROADCASTING (AR-JB)
9.3.12.AR-JB.1	Describe the diversity of functions within the Journalism & Broadcasting Career Pathway.
9.3.12.AR-JB.2	Demonstrate writing processes used in journalism and broadcasting.
9.3.12.AR-JB.3	Plan and deliver a media production (<i>e.g.</i> , broadcast, video, Internet and mobile).
9.3.12.AR-JB.4	Demonstrate technical support related to media production (<i>e.g.</i> , broadcast, video, Internet, mobile).

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
ARTS, A/V TECHNOLOGY & COMMUNICATIONS CAREER CLUSTER[®]	
Number	Standard Statement
PATHWAY:	PERFORMING ARTS (AR-PRF)
9.3.12.AR-PRF.1	Describe the scope of the Performing Arts Career Pathway and the roles of various individuals in it.
9.3.12.AR-PRF.2	Demonstrate the fundamental elements, techniques, principles and processes of various dance styles and traditions.
9.3.12.AR-PRF.3	Perform a varied repertoire of vocal and/or instrumental music representing diverse styles, cultures and historical periods.
9.3.12.AR-PRF.4	Demonstrate knowledge of music theory.
9.3.12.AR-PRF.5	Explain key issues affecting the creation of characters, acting skills and roles.
9.3.12.AR-PRF.6	Create stage, film, television or electronic media scripts in a variety of traditional and current formats.
9.3.12.AR-PRF.7	Describe how technology and technical support enhance performing arts productions.
9.3.12.AR-PRF.8	Analyze all facets of stage and performing arts production management.
PATHWAY:	PRINTING TECHNOLOGY (AR-PRT)
9.3.12.AR-PRT.1	Manage the printing process, including customer service and sales, scheduling, production and quality control.
9.3.12.AR-PRT.2	Demonstrate the production of various print, multimedia or digital media products.
9.3.12.AR-PRT.3	Perform finishing and distribution operations related to the printing process.
PATHWAY:	TELECOMMUNICATIONS (AR-TEL)
9.3.12.AR-TEL.1	Demonstrate the use of telecommunications terminology, tools and test equipment.
9.3.12.AR-TEL.2	Demonstrate telecommunication installation processes using appropriate tools, materials, schematics, diagrams, blueprints and industry specific codes and regulations.
9.3.12.AR-TEL.3	Demonstrate decision making, problem-solving techniques and communication skills when providing services for customers.
9.3.12.AR-TEL.4	Demonstrate the installation, repair and delivery of network systems.
PATHWAY:	VISUAL ARTS (AR-VIS)
9.3.12.AR-VIS.1	Describe the history and evolution of the visual arts and its role in and impact on society.

9.3 – Career & Technical Education (CTE)
Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
ARTS, A/V TECHNOLOGY & COMMUNICATIONS CAREER CLUSTER[®]	
Number	Standard Statement
9.3.12.AR-VIS.2	Analyze how the application of visual arts elements and principles of design communicate and express ideas.
9.3.12.AR-VIS.3	Analyze and create two and three-dimensional visual art forms using various media.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
BUSINESS MANAGEMENT AND ADMINISTRATION CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	BUSINESS MANAGEMENT AND ADMINISTRATION (BM)
9.3.12.BM.1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision-making in business.
9.3.12.BM.2	Describe laws, rules and regulations as they apply to effective business operations.
9.3.12.BM.3	Explore, develop and apply strategies for ensuring a successful business career.
9.3.12.BM.4	Identify, demonstrate and implement solutions in managing effective business customer relationships.
9.3.12.BM.5	Implement systems, strategies and techniques used to manage information in a business.
9.3.12.BM.6	Implement, monitor and evaluate business processes to ensure efficiency and quality results.
PATHWAY:	ADMINISTRATIVE SUPPORT (BM-ADM)
9.3.12.BM-ADM.1	Plan, staff, lead and organize human resources to enhance employee productivity and satisfaction.
9.3.12.BM-ADM.2	Access, evaluate and disseminate information for business decision making.
9.3.12.BM-ADM.3	Plan, monitor and manage day-to-day business activities.
PATHWAY:	BUSINESS INFORMATION MANAGEMENT (BM-BIM)
9.3.12.BM-BIM.1	Describe and follow laws and regulations affecting business operations and transactions.
9.3.12.BM-BIM.2	Plan, monitor, manage and maintain the use of financial resources to ensure a business's financial wellbeing.
9.3.12.BM-BIM.3	Access, evaluate and disseminate information for business decision making.
9.3.12.BM-BIM.4	Plan, monitor and manage day-to-day business activities to sustain continued business functioning.
9.3.12.BM-BIM.5	Plan, organize and manage an organization/department to achieve business goals.
PATHWAY:	GENERAL MANAGEMENT (BM-MGT)
9.3.21.BM-MGT.1	Describe and follow laws and regulations affecting business operations and transactions.
9.3.12.BM-MGT.2	Access, evaluate and disseminate information for business decision making.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
BUSINESS MANAGEMENT AND ADMINISTRATION CAREER CLUSTER[®]	
Number	Standard Statement
9.3.12.BM-MGT.3	Apply economic concepts fundamental to global business operations.
9.3.12.BM-MGT.4	Employ and manage techniques, strategies and systems to enhance business relationships.
9.3.12.BM-MGT.5	Plan, monitor, manage and maintain the use of financial resources to ensure a business's financial wellbeing.
9.3.12.BM-MGT.6	Plan, monitor and manage day-to-day business activities to sustain continued business functioning.
9.3.12.BM-MGT.7	Plan, organize and manage an organization/department to achieve business goals.
9.3.12.BM-MGT.8	Create strategic plans used to manage business growth, profit and goals.
PATHWAY:	HUMAN RESOURCES MANAGEMENT (BM-HR)
9.3.12.BM-HR.1	Describe and follow laws and regulations affecting human resource operations.
9.3.12.BM-HR.2	Access, evaluate and disseminate information for human resources management decision making.
9.3.12.BM-HR.3	Motivate and supervise personnel to achieve completion of projects and business goals.
9.3.12.BM-HR.4	Plan, monitor and manage the use of financial and human resources to ensure a business's financial wellbeing.
9.3.12.BM-HR.5	Plan, staff, lead and organize human resources to enhance employee productivity and satisfaction.
9.3.12.BM-HR.6	Plan, monitor and manage day-to-day business activities to foster a healthy and safe work environment.
9.3.12.BM-HR.7	Plan, organize and implement compensation, benefits, health and safety programs.
PATHWAY:	OPERATIONS MANAGEMENT (BM-OP)
9.3.12.BM-OP.1	Describe and follow laws and regulations affecting business operations and transactions.
9.3.12.BM-OP.2	Develop and maintain positive customer relationships.
9.3.12.BM-OP.3	Apply inventory tracking systems to facilitate operational controls.
9.3.12.BM-OP.4	Plan, monitor and manage day-to-day business activities to maintain and improve operational functions.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
EDUCATION & TRAINING CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	EDUCATION & TRAINING (ED)
9.3.12.ED.1	Apply communication skills with students, parents and other groups to enhance learning and a commitment to learning.
9.3.12.ED.2	Demonstrate effective oral, written and multimedia communication in multiple formats and contexts.
9.3.12.ED.3	Use critical thinking to process educational communications, perspectives, policies and/or procedures.
9.3.12.ED.4	Evaluate and manage risks to safety, health and the environment in education and training settings.
9.3.12.ED.5	Demonstrate group collaboration skills to enhance professional education and training practice.
9.3.12.ED.6	Analyze ethical and legal policies of professional education and training practice.
9.3.12.ED.7	Explain legal rights that apply to individuals and practitioners within education and training settings.
9.3.12.ED.8	Demonstrate ethical and legal behavior within and outside of education and training settings.
9.3.21.ED.9	Describe state-specific professional development requirements to maintain employment and to advance in an education and training career.
9.3.12.ED.10	Apply organizational skills and logic to enhance professional education and training practice.
9.3.12.ED.11	Demonstrate group management skills that enhance professional education and training practice.
PATHWAY:	ADMINISTRATION & ADMINISTRATION SUPPORT (ED-ADM)
9.3.12.ED-ADM.1	Use research-based practices to develop, communicate and enlist support for a vision of success for all learners.
9.3.12.ED-ADM.2	Identify behaviors necessary for developing and sustaining a positive learning culture.
9.3.12.ED-ADM.3	Create instructional programs to meet the learning organization’s objectives.
9.3.12.ED-ADM.4	Identify instructional practices that meet the learning organization’s objectives.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
EDUCATION & TRAINING CAREER CLUSTER[®]	
Number	Standard Statement
9.3.12.ED-ADM.5	Model leadership skills for personnel in order to improve the performance of the learning organization.
9.3.12.ED-ADM.6	Identify operations to meet the learning organization’s objectives.
9.3.12.ED-ADM.7	Plan strategically to meet the learning organization’s objectives.
9.3.12.ED-ADM.8	Apply internal and external resources to meet the learning organization’s objectives and learner needs.
9.3.12.ED-ADM.9	Describe advocacy strategies to promote the learning organization’s needs.
PATHWAY:	PROFESSIONAL SUPPORT SERVICES (ED-PS)
9.3.12.ED-PS.1	Identify strategies, techniques and tools used to determine the needs of diverse learners.
9.3.12.ED-PS.2	Implement methods to enhance learner success.
9.3.12.ED-PS.3	Identify resources and support services to meet learners’ needs.
9.3.12.ED-PS.4	Identify resources and support services available in the learning organization to enhance the learning environment.
PATHWAY:	TEACHING/TRAINING (ED-TT)
9.3.12.ED-TT.1	Use foundational knowledge of subject matter to plan and prepare effective instruction and design courses or programs.
9.3.12.ED-TT.2	Employ knowledge of learning and developmental theory to describe individual learners.
9.3.12.ED-TT.3	Use content knowledge and skills of instruction to develop standards-based goals and assessments.
9.3.12.ED-TT.4	Identify materials and resources needed to support instructional plans.
9.3.12.ED-TT.5	Establish a positive climate to promote learning.
9.3.12.ED-TT.6	Identify motivational, social and psychological practices that guide personal conduct.
9.3.12.ED-TT.7	Demonstrate organizational and relationship building skills used to manage instructional activities and related procedures.
9.3.12.ED-TT.8	Demonstrate flexibility and adaptability in instructional planning.
9.3.12.ED-TT.9	Utilize assessment and evaluation tools and data to advance learner achievement and adjust instructional plans.

**9.3 – Career & Technical Education (CTE)
Content Area: 21st Century Life and Careers**

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
EDUCATION & TRAINING CAREER CLUSTER[®]	
Number	Standard Statement
9.3.12.ED-TT.10	Evaluate teaching and training performance indicators to determine and improve effectiveness of instructional practices and professional development.
9.3.12.ED-TT.11	Implement strategies to maintain relationships with others to increase support for the organization.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
FINANCE CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	FINANCE (FN)
9.3.12.FN.1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
9.3.12.FN.2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN.3	Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.
9.3.12.FN.4	Determine effective tools, techniques and systems to communicate and deliver value to finance customers.
9.3.12.FN.5	Create and maintain positive, ongoing relationships with finance customers.
9.3.12.FN.6	Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.
9.3.12.FN.7	Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.
9.3.12.FN.8	Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.
9.3.12.FN.9	Plan, manage and maintain the use of financial resources to protect solvency.
9.3.12.FN.10	Plan, organize and manage a finance organization/department.
9.3.12.FN.11	Plan, monitor and manage day-to-day activities required to sustain continued business functioning.
9.3.12.FN.12	Access, evaluate and disseminate financial information to enhance financial decision-making processes.
9.3.12.FN.13	Manage a financial product or service mix in order to respond to market opportunities.
9.3.12.FN.14	Employ financial risk-management strategies and techniques used to minimize business loss.
PATHWAY:	ACCOUNTING (FN-ACT)
9.3.12.FN-ACT.1	Describe and follow laws and regulations to manage accounting operations and transactions.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
FINANCE CAREER CLUSTER[®]	
Number	Standard Statement
9.3.12.FN-ACT.2	Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN-ACT.3	Process, evaluate and disseminate financial information to assist business decision making.
9.3.12.FN-ACT.4	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.
PATHWAY:	BANKING SERVICES (FN-BNK)
9.3.12.FN-BNK.1	Describe and follow laws and regulations to manage business operations and transactions in the banking services industry.
9.3.12.FN-BNK.2	Create and maintain positive, ongoing relationships with banking customers.
9.3.12.FN-BNK.3	Manage the use of financial resources to enhance banking performance.
9.3.12.FN-BNK.4	Demonstrate the use of banking technology and equipment.
9.3.12.FN-BNK.5	Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.
9.3.12.FN-BNK.6	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.
9.3.12.FN-BNK.7	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future business opportunities in banking services.
PATHWAY:	BUSINESS FINANCE (FN-BF)
9.3.12.FN-BF.1	Describe and follow laws and regulations to manage business operations and transactions in corporate finance.
9.3.12.FN-BF.2	Manage the use of financial resources to ensure business stability.
9.3.12.FN-BF.3	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a corporate finance career.
9.3.12.FN-BF.4	Employ risk-management strategies and techniques in corporate finance to minimize business loss.
PATHWAY:	INSURANCE (FN-INS)
9.3.12.FN-INS.1	Describe and follow laws and regulations to manage business operations and transactions in the insurance industry.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
FINANCE CAREER CLUSTER[®]	
Number	Standard Statement
9.3.12.FN-INS.2	Plan, monitor and manage day-to-day insurance organization activities.
9.3.12.FN-INS.3	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.
9.3.12.FN-INS.4	Demonstrate underwriting techniques and strategies to evaluate the risk posed by potential insurance clients.
9.3.12.FN-INS.5	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future insurance business opportunities.
PATHWAY:	SECURITIES & INVESTMENTS (FN-SEC)
9.3.12.FN-SEC.1	Describe and follow laws and regulations to manage business operations and transactions in the securities and investments industry.
9.3.12.FN-SEC.2	Manage the use of financial resources to perform key duties in the securities and investments industry.
9.3.12.FN-SEC.3	Plan, monitor and manage day-to-day securities and investments operations.
9.3.12.FN-SEC.4	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.
9.3.12.FN-SEC.5	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future securities and investments opportunities.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
GOVERNMENT & PUBLIC ADMINISTRATION CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	GOVERNMENT & PUBLIC ADMINISTRATION (GV)
9.3.GV.1	Explain the purpose and functions of government and public administration and the application of democratic principles in the process of governmental and administrative policymaking.
9.3.GV.2	Analyze the systemic relationships of government and public administration agencies.
9.3.GV.3	Describe health, safety and environmental management systems, as well as policies and procedures in government and public administration agencies.
9.3.GV.4	Describe the implementation of plans and policies to respond to public health, safety and environmental needs in government and public administration agencies.
9.3.GV.5	Describe career opportunities and the means to achieve those opportunities in each of the Government & Public Administration Career Pathways.
9.3.GV.6	Explain the administration of human, financial, material and information resources in government and public administration agencies.
PATHWAY:	FOREIGN SERVICE (GV-FIR)
9.3.GV-FIR.1	Apply the knowledge acquired from history, law, geography, science, language studies, social sciences (including economic and political science), business, foreign policy and culture to perform diplomatic functions.
9.3.GV-FIR.2	Describe the laws, customs and current administrative practices of the United States and host countries used to manage administrative, social and policy matters.
9.3.GV-FIR.3	Describe the application of United States and host country laws, regulations, policies and procedures used to manage consular administrative matters.
9.3.GV-FIR.4	Describe the application of host country laws, customs and effective administrative practices used to manage the conduct of diplomatic operations.
PATHWAY:	GOVERNANCE (GV-GOV)
9.3.GV-GOV.1	Employ research skills to gather and document factual information, analyze data and interpret statistics applicable to matters of public policy.
9.3.GV-GOV.2	Develop and articulate reasoned, persuasive arguments to support public policy options or positions.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
GOVERNMENT & PUBLIC ADMINISTRATION CAREER CLUSTER[®]	
Number	Standard Statement
9.3.GV-GOV.3	Select and apply appropriate political processes to gain consensus for the resolution of differing opinions and positions.
9.3.GV-GOV.4	Advocate to gain support for new laws, regulations, ordinances, programs or procedures; alternatively, advocate to gain support to reform or revoke existing laws, regulations, ordinances, programs or procedures.
PATHWAY:	NATIONAL SECURITY (GV-SEC)
9.3.GV-SEC.1	Instruct persons who will perform tasks relating to national homeland security.
9.3.GV-SEC.2	Describe the appropriate duties, responsibilities and authority of a national security agency's personnel at all levels.
9.3.GV-SEC.3	Describe the leadership characteristics necessary to ensure compliance with rules of engagement and applicable ethical standards.
9.3.GV-SEC.4	Collect and analyze information from within and outside the United States to assess threats and opportunities regarding national security.
9.3.GV-SEC.5	Develop strategies to defend against and respond to the effects of chemical, biological, radiological, nuclear (CBRN) or other emergent events.
PATHWAY:	PLANNING (GV-PLN)
9.3.GV-PLN.1	Explain the planning process used to support the development and implementation of new and updated plans, programs and regulations for government and public administration agencies.
9.3.GV-PLN.2	Develop a comprehensive and focused strategic planning process for government and public administration agencies to manage change.
9.3.GV-PLN.3	Select and apply appropriate political processes to gain consensus for the resolution of differing opinions and positions.
9.3.GV-PLN.4	Advocate to gain support for new laws, regulations, ordinances, programs or procedures; alternatively, advocate to gain support to reform or revoke existing laws, regulations, ordinances, programs or procedures.
PATHWAY:	PUBLIC MANAGEMENT & ADMINISTRATION (GV-MGT)
9.3.GV-MGT.1	Describe the organization of a government or public administration department or agency.
9.3.GV-MGT.2	Design strategies to maximize the potential of a government or public administration department or agency to meet its vision, mission and goals.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
GOVERNMENT & PUBLIC ADMINISTRATION CAREER CLUSTER[®]	
Number	Standard Statement
9.3.GV-MGT.3	Utilize fiscal management skills to manage budget and allocation processes to ensure that resources are applied in a manner consistent with the department or agency’s vision, mission and goals.
9.3.GV-MGT.4	Facilitate the flow of ideas and information to keep the department or agency and its constituency informed of policies and operations.
9.3.GV-MGT.5	Create plans that utilize department or agency expertise to help elected officials and others identify, implement and achieve common goals and objectives.
9.3.GV-MGT.6	Use analysis, planning and fiscal services to fund department or agency priorities.
9.3.GV-MGT.7	Describe ethical and fiscally responsible procurement systems and procedures used to meet department or agency needs.
9.3.GV-MGT.8	Prepare procurement requirements, procedures and solicitations for bids or proposals.
9.3.GV-MGT.9	Evaluate bids and proposals consistent with the requirements of the procurement process.
9.3.GV-MGT.10	Describe the oversight of awarded contracts to ensure the ethical and optimal use of public funds.
9.3.GV-MGT.11	Describe laws and policies that are used to protect or disclose information.
9.3.GV-MGT.12	Develop strategies that encourage a creative and innovative environment in a government or public administration department or agency.
PATHWAY:	REGULATION (GV-REG)
9.3.GV-REG.1	Describe enforcement of compliance with legal requirements and regulatory standards.
PATHWAY:	REVENUE & TAXATION (GV-REV)
9.3.GV-REV.1	Examine evidence and ensure revenue compliance by interpreting applicable laws, applying appropriate investigative principles and following relevant procedures.
9.3.GV-REV.2	Acquire, analyze and disseminate information to facilitate clear and accurate communication with revenue and taxation stakeholders.
9.3.GV-REV.3	Design, develop, operate and review data analysis systems and procedures to minimize and eliminate revenue-related financial problems.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
HEALTH SCIENCE CAREER CLUSTER[®]	
Number	Standard Statement
<i>At the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	HEALTH SCIENCE (HL)
9.3.HL.1	Determine academic subject matter, in addition to high school graduation requirements, necessary for pursuing a health science career.
9.3.HL.2	Explain the healthcare workers' role within their department, their organization and the overall healthcare system.
9.3.HL.3	Identify existing and potential hazards to clients, coworkers, visitors and self in the healthcare workplace.
9.3.HL.4	Evaluate the roles and responsibilities of individual members as part of the healthcare team and explain their role in promoting the delivery of quality health care.
9.3.HL.5	Analyze the legal and ethical responsibilities, limitations and implications of actions within the healthcare workplace.
9.3.HL.6	Evaluate accepted ethical practices with respect to cultural, social and ethnic differences within the healthcare workplace.
PATHWAY:	BIOTECHNOLOGY RESEARCH & DEVELOPMENT (HL-BRD)
9.3.HL-BRD.1	Summarize the goals of biotechnology research and development within legal and ethical protocols.
9.3.HL-BRD.2	Apply the fundamentals of biochemistry, cell biology, genetics, mathematical concepts, microbiology, molecular biology, organic chemistry and statistics to conduct effective biotechnology research and development of products.
9.3.HL-BRD.3	Demonstrate basic knowledge of recombinant DNA, genetic engineering, bioprocessing, monoclonal antibody production, nanotechnology, bioinformatics, genomics, proteomics and transcriptomics to conduct biotechnology research and development.
9.3.HL-BRD.4	Demonstrate the principles of solution preparation, sterile techniques, contamination control, and measurement and calibration of instruments used in biotechnology research.
9.3.HL-BRD.5	Determine processes for product design and production and how that work contributes to an understanding of the biotechnology product development process.
9.3.HL-BRD.6	Summarize and explain the larger ethical, moral and legal issues related to biotechnology research, product development and use in society.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
HEALTH SCIENCE CAREER CLUSTER[®]	
Number	Standard Statement
PATHWAY:	<i>DIAGNOSTIC SERVICES (HL-DIA)</i>
9.3.HL-DIA.1	Communicate key diagnostic information to healthcare workers and patients in an accurate and timely manner.
9.3.HL-DIA.2	Assess and report patient's/client's health status in order to monitor and document patient progress.
9.3.HL-DIA.3	Demonstrate the principles of body mechanics for positioning, transferring and transporting of patients/clients, and perform them without injury to the patient/client or self.
9.3.HL-DIA.4	Explain procedures and goals to the patient/client accurately and effectively, using strategies to respond to questions and concerns.
9.3.HL-DIA.5	Select, demonstrate and interpret diagnostic procedures.
PATHWAY:	<i>HEALTH INFORMATICS (HL-HI)</i>
9.3.HL-HI.1	Communicate health information accurately and within legal and regulatory guidelines, upholding the strictest standards of confidentiality.
9.3.HL-HI.2	Describe the content and diverse uses of health information.
9.3.HL-HI.3	Demonstrate the use of systems used to capture, retrieve and maintain confidential health information from internal and external sources.
PATHWAY:	<i>SUPPORT SERVICES (HL-SUP)</i>
9.3.HL-SUP.1	Describe, differentiate and safely perform the responsibilities of healthcare support services roles.
9.3.HL-SUP.2	Demonstrate work practices that maintain a clean and healthy healthcare facility to reduce or eliminate pathogenic organisms.
9.3.HL-SUP.3	Follow established internal and external guidelines in order to provide high-quality, effective support services in the healthcare facility.
9.3.HL-SUP.4	Maximize available resources for proper care and use of healthcare equipment and materials.
9.3.HL-SUP.5	Implement healthcare facility standards in order to maintain high-quality healthcare facilities.
PATHWAY:	<i>THERAPEUTIC SERVICES HL-THR</i>
9.3.HL-THR.1	Utilize communication strategies to answer patient/client questions and concerns on planned procedures and goals.

**9.3 – Career & Technical Education (CTE)
Content Area: 21st Century Life and Careers**

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
HEALTH SCIENCE CAREER CLUSTER[®]	
Number	Standard Statement
9.3.HL-THR.2	Communicate patient/client information among healthcare team members to facilitate a team approach to patient care.
9.3.HL-THR.3	Utilize processes for assessing, monitoring and reporting patient's/clients' health status to the treatment team within protocol and scope of practice.
9.3.HL-THR.4	Evaluate patient/client needs, strengths and problems in order to determine if treatment goals are being met.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA	9.3 CAREER AND TECHNICAL EDUCATION
HOSPITALITY & TOURISM CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	HOSPITALITY & TOURISM (HT)
9.3.HT.1	Describe the key components of marketing and promoting hospitality and tourism products and services.
9.3.HT.2	Evaluate the nature and scope of the Hospitality & Tourism Career Cluster [®] and the role of hospitality and tourism in society and the economy.
9.3.HT.3	Demonstrate hospitality and tourism customer service skills that meet customers' needs.
9.3.HT.4	Describe employee rights and responsibilities and employers' obligations concerning occupational health and safety in the hospitality and tourism workplace.
9.3.HT.5	Identify potential, real and perceived hazards and emergency situations and determine the appropriate safety and security measures in the hospitality and tourism workplace.
9.3.HT.6	Describe career opportunities and means to attain those opportunities in each of the Hospitality & Tourism Career Pathways.
PATHWAY:	LODGING (HT-LOD)
9.3.HT-LOD.1	Use various communication technologies to accomplish work tasks in lodging facilities.
9.3.HT-LOD.2	Explain the role and importance of housekeeping operations to lodging facility.
9.3.HT-LOD.3	Allocate staff positions to meet the needs of various lodging departments.
9.3.HT-LOD.4	Describe the role and responsibilities of lodging managers.
9.3.HT-LOD.5	Compare the advantages and disadvantages of independently owned and chain-affiliated lodging facilities.
9.3.HT-LOD.6	Analyze the departmental interrelationships of a lodging facility.
9.3.HT-LOD.7	Explain various check-in and check-out procedures used in the lodging industry.
9.3.HT-LOD.8	Understand reservation procedures used in the lodging industry.
9.3.HT-LOD.9	Explain how room access policies and procedures ensure guest safety and minimize risks to the lodging facility.
9.3.HT-LOD.10	Explain how cash control procedures are used in the lodging industry.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

<i>CONTENT AREA</i>	9.3 CAREER AND TECHNICAL EDUCATION
HOSPITALITY & TOURISM CAREER CLUSTER[®]	
Number	Standard Statement
9.3.HT-LOD.11	Explain how guests and property are protected to minimize losses or liabilities in the lodging facility.
9.3.HT-LOD.12	Explain the basic legal issues in lodging management.
<i>PATHWAY:</i>	<i>RECREATION, AMUSEMENTS & ATTRACTIONS (HT-REC)</i>
9.3.HT-REC.1	Describe career opportunities in the Recreation, Amusements & Attractions Career Pathway.
9.3.HT-REC.2	Explain admission and traffic control procedures used to manage and control individuals, groups and vehicles in recreation, amusement and attraction venues.
9.3.HT-REC.3	Determine the maintenance and technology needs for various recreation, amusement and attraction venues.
9.3.HT-REC.4	Describe safety and security issues unique to the Recreation, Amusements & Attractions Career Pathway.
9.3.HT-REC.5	Compile a resource base to manage emergency situations in recreation, amusement and attraction venues.
9.3.HT-REC.6	Identify safety and security issues for recreation, amusement and attraction venues that might require customer education.
9.3.HT-REC.7	Compare different ticket sales options to maximize revenue for recreation, amusement and attraction venues.
9.3.HT-REC.8	Describe the types of information and directions a guest would need at a recreation, amusement and attraction entry point.
9.3.HT-REC.9	Develop marketing strategies for recreation, amusement and attractions venues.
9.3.HT-REC.10	Analyze the merchandising, program and product potential for different recreation, amusement and attraction venues.
9.3.HT-REC.11	Compare and contrast various types of recreation, amusement and attraction venues.
<i>PATHWAY:</i>	<i>RESTAURANTS & FOOD/ BEVERAGE SERVICES (HT-RFB)</i>
9.3.HT-RFB.1	Describe ethical and legal responsibilities in food and beverage service facilities.
9.3.HT-RFB.2	Demonstrate safety and sanitation procedures in food and beverage service facilities.
9.3.HT-RFB.3	Use information from cultural and geographical studies to guide customer service decisions in food and beverage service facilities.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

<i>CONTENT AREA</i>	9.3 CAREER AND TECHNICAL EDUCATION
HOSPITALITY & TOURISM CAREER CLUSTER[®]	
Number	Standard Statement
9.3.HT-RFB.4	Demonstrate leadership qualities and collaboration with others.
9.3.HT-RFB.5	Research costs, pricing, market demands and marketing strategies to manage profitability in food and beverage service facilities.
9.3.HT-RFB.6	Explain the benefits of the use of computerized systems to manage food service operations and guest service.
9.3.HT-RFB.7	Utilize technical resources for food services and beverage operations to update or enhance present practice.
9.3.HT-RFB.8	Implement standard operating procedures related to food and beverage production and guest service.
9.3.HT-RFB.9	Describe career opportunities and qualifications in the restaurant and food service industry.
9.3.HT-RFB.10	Apply listening, reading, writing and speaking skills to enhance operations and customer service in food and beverage service facilities.
PATHWAY:	TRAVEL & TOURISM (HT-TT)
9.3.HT-TT.1	Apply information about time zones, seasons and domestic and international maps to create or enhance travel.
9.3.HT-TT.2	Apply unit and time conversion skills to develop travel schedules and compute cost, distance and time (including travel time) factors.
9.3.HT-TT.3	Analyze cultural diversity factors to enhance travel planning.
9.3.HT-TT.4	Assess the potential (real and perceived) hazards related to multiple environments, and recommend appropriate safety, health and security measures for travelers.
9.3.HT-TT.5	Develop a safety and security plan containing proactive and reactive solutions to manage emergency situations for travelers and staff.
9.3.HT-TT.6	Use common travel and tourism terminology used to communicate within the industry.
9.3.HT-TT.7	Customize travel with diverse transportation, lodging, cruise and food options.
9.3.HT-TT.8	Compare and contrast services and products from related industries to understand and evaluate how they impact the delivery of travel and tourism products and services to customers.
9.3.HT-TT.9	Identify the community elements necessary to maintain cooperative tourism development efforts.

9.3 – Career & Technical Education (CTE)
Content Area: 21st Century Life and Careers

CONTENT AREA	9.3 CAREER AND TECHNICAL EDUCATION
HOSPITALITY & TOURISM CAREER CLUSTER®	
Number	Standard Statement
9.3.HT-TT.10	Develop a travel product that matches customer needs, wants and expectations.
9.3.HT-TT.11	Design promotional packages to effectively market travel and tourism.
9.3.HT-TT.12	Select the most effective communication technique and media venue to convey travel marketing information to a target audience.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
HUMAN SERVICES CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	HUMAN SERVICES (HU)
9.3.HU.1	Evaluate principles of planning, development, implementation and evaluation to accomplish long-range goals in the human services.
9.3.HU.2	Evaluate the role of the family, community and human services in society and the economy.
9.3.HU.3	Use effective communication with human services clients and their families.
9.3.HU.4	Demonstrate ethical and legal conduct in human services settings.
9.3.HU.5	Evaluate career opportunities in each of the Human Services Career Pathways.
9.3.HU.6	Explain how human development principles enhance the wellbeing of individuals and families.
PATHWAY:	CONSUMER SERVICES (HU-CSM)
9.3.HU-CSM.1	Summarize necessary credentials, licensures or state-specific requirements to prepare for a career in consumer services.
9.3.HU-CSM.2	Communicate product or equipment features that meet the needs of clients and consumers.
9.3.HU-CSM.3	Make consumer services recommendations meeting the needs of clients or customers.
9.3.HU-CSM.4	Analyze financial/economic situations when making recommendations about consumer services.
9.3.HU-CSM.5	Use standard business processes or procedures to create consumer service information and facilitate client interactions.
9.3.HU-CSM.6	Use a variety of methods to educate audiences about consumer services.
9.3.HU-CSM.7	Demonstrate knowledge of ethical and legal responsibilities associated with providing consumer services.
9.3.HU-CSM.8	Apply business procedures and utilize equipment and facilities to produce satisfying client outcomes.
PATHWAY:	COUNSELING & MENTAL HEALTH SERVICES (HU-CMH)
9.3.HU-CMH.1	Use clear written, spoken and nonverbal messages when communicating with clients about mental health services and the counseling process.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
HUMAN SERVICES CAREER CLUSTER[®]	
Number	Standard Statement
9.3.HU-CMH.2	Utilize functional and specialized assessments to evaluate needs and solutions for counseling and mental health.
9.3.HU-CMH.3	Evaluate client motivation, strengths and weaknesses to develop a client treatment program.
9.3.HU-CMH.4	Demonstrate knowledge of an operational mental health or counseling program that meets organizational goals.
9.3.HU-CMH.5	Demonstrate the ethical and legal responsibilities of counseling and mental health services.
9.3.HU-CMH.6	Choose appropriate counseling and therapy techniques to serve identified needs.
PATHWAY:	EARLY CHILDHOOD DEVELOPMENT & SERVICES (HU-ED)
9.3.HU-ED.1	Demonstrate communication techniques with children to facilitate ongoing development and enhance learning.
9.3.HU-ED.2	Communicate effectively with fellow staff members to facilitate child development activities.
9.3.HU-ED.3	Maintain working knowledge of child development licensing and certification organizations to keep abreast of current procedures and changes.
9.3.HU-ED.4	Create and maintain relationships between staff and parents/family members to encourage involvement and facilitate child development and learning.
9.3.HU-ED.5	Evaluate safety and sanitation procedures associated with the early childhood education environment to assure compliance and prevent potential hazards.
9.3.HU-ED.6	Adhere to ethical and legal responsibilities, laws and regulations to protect children and families.
9.3.HU-ED.7	Apply principles of child growth and development, including social, emotional, physical and cognitive milestones, to provide comprehensive program offerings.
9.3.HU-ED.8	Evaluate curriculum for inclusiveness of children with special needs.
PATHWAY:	FAMILY & COMMUNITY SERVICES (HU-FAM)
9.3.HU-FAM.1	Use formal and informal assessment practices to create and evaluate a prevention and/or treatment plan.
9.3.HU-FAM.2	Identify community resources to provide family and community services.
9.3.HU-FAM.3	Communicate effectively to gain support from the client’s family and other support groups.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	STANDARD 9.3 CAREER AND TECHNICAL EDUCATION
HUMAN SERVICES CAREER CLUSTER[®]	
Number	Standard Statement
9.3.HU-FAM.4	Comply with laws and procedures that govern abuse, neglect, confidentiality and other health and safety situations.
9.3.HU-FAM.5	Evaluate crisis prevention, intervention and resolution techniques to formulate emergency plans.
PATHWAY:	PERSONAL CARE SERVICES (HU-PC)
9.3.HU-PC.1	Analyze basic principles of biology, chemistry and human anatomy for safe and effective utilization and selection of personal care products and services.
9.3.HU-PC.2	Evaluate an individualized personal care plan that reflects client preferences, needs and interests for a course of treatment/action.
9.3.HU-PC.3	Utilize data and information to maintain electronic records of client services and make recommendations for personal care services.
9.3.HU-PC.4	Demonstrate policies and procedures to achieve a safe and healthy environment for personal care services.
9.3.HU-PC.5	Develop organizational policies, procedures and regulations that establish personal care organization priorities, accomplish the mission, and provide high-quality service to a diverse set of clients and families.
9.3.HU-PC.6	Identify personal care business opportunities enhanced by community involvement, self-improvement and current trends.
9.3.HU-PC.7	Apply methods of obtaining feedback to understand expectations and promote high-quality personal care services standards.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3: CAREER AND TECHNICAL EDUCATION
INFORMATION TECHNOLOGY CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®] :	INFORMATION TECHNOLOGY (IT)
9.3.IT.1	Demonstrate effective professional communication skills and practices that enable positive customer relationships.
9.3.IT.2	Use product or service design processes and guidelines to produce a quality information technology (IT) product or service.
9.3.IT.3	Demonstrate the use of cross-functional teams in achieving IT project goals.
9.3.IT.4	Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors.
9.3.IT.5	Explain the implications of IT on business development.
9.3.IT.6	Describe trends in emerging and evolving computer technologies and their influence on IT practices.
9.3.IT.7	Perform standard computer backup and restore procedures to protect IT information.
9.3.IT.8	Recognize and analyze potential IT security threats to develop and maintain security requirements.
9.3.IT.9	Describe quality assurance practices and methods employed in producing and providing quality IT products and services.
9.3.IT.10	Describe the use of computer forensics to prevent and solve information technology crimes and security breaches.
9.3.IT.12	Demonstrate knowledge of the hardware components associated with information systems.
9.3.IT.13	Compare key functions and applications of software and determine maintenance strategies for computer systems.
PATHWAY:	INFORMATION SUPPORT & SERVICES (IT-SUP)
9.3.IT-SUP.1	Provide technology support to maintain service.
9.3.IT-SUP.2	Manage operating systems and software applications, including maintenance of upgrades, patches and service packs.
9.3.IT-SUP.3	Apply appropriate troubleshooting techniques in resolving computer hardware, software and configuration problems.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3: CAREER AND TECHNICAL EDUCATION
INFORMATION TECHNOLOGY CAREER CLUSTER[®]	
Number	Standard Statement
9.3.IT-SUP.4	Perform installation, configuration and maintenance of operating systems.
9.3.IT-SUP.5	Demonstrate the use of networking concepts to develop a network.
9.3.IT-SUP.6	Evaluate the effectiveness of an information system.
9.3.IT-SUP.7	Employ system installation and maintenance skills to setup and maintain an information system.
9.3.IT-SUP.8	Employ system administration and control skills to monitor the performance of an information system.
9.3.IT-SUP.9	Employ technical writing and documentation skills in support of an information system.
9.3.IT-SUP.10	Apply quality assurance processes to maximize information system operation.
PATHWAY:	NETWORK SYSTEMS (IT-NET)
9.3.IT-NET.1	Analyze customer or organizational network system needs and requirements.
9.3.IT-NET.2	Analyze wired and wireless network systems to determine if they meet specifications (e.g., IEEE, power and security).
9.3.IT-NET.3	Design a network system using technologies, tools and standards.
9.3.IT-NET.4	Perform network system installation and configuration.
9.3.IT-NET.5	Perform network administration, monitoring and support to maintain a network system.
PATHWAY:	PROGRAMMING & SOFTWARE DEVELOPMENT (IT-PRG)
9.3.IT-PRG.1	Analyze customer software needs and requirements.
9.3.IT-PRG.2	Demonstrate the use of industry standard strategies and project planning to meet customer specifications.
9.3.IT-PRG.3	Analyze system and software requirements to ensure maximum operating efficiency.
9.3.IT-PRG.4	Demonstrate the effective use of software development tools to develop software applications.
9.3.IT-PRG.5	Apply an appropriate software development process to design a software application.
9.3.IT-PRG.6	Program a computer application using the appropriate programming language.
9.3.IT-PRG.7	Demonstrate software testing procedures to ensure quality products.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3: CAREER AND TECHNICAL EDUCATION
INFORMATION TECHNOLOGY CAREER CLUSTER[®]	
Number	Standard Statement
9.3.IT-PRG.8	Perform quality assurance tasks as part of the software development cycle.
9.3.IT-PRG.9	Perform software maintenance and customer support functions.
9.3.IT-PRG.10	Design, create and maintain a database.
PATHWAY:	WEB & DIGITAL COMMUNICATIONS (IT-WD)
9.3.IT-WD.1	Analyze customer requirements to design and develop a Web or digital communication product.
9.3.IT-WD.2	Apply the design and development process to produce user-focused Web and digital communications solutions.
9.3.IT-WD.3	Write product specifications that define the scope of work aligned to customer requirements.
9.3.IT-WD.4	Demonstrate the effective use of tools for digital communication production, development and project management.
9.3.IT-WD.5	Develop, administer and maintain Web applications.
9.3.IT-WD.6	Design, create and publish a digital communication product based on customer needs.
9.3.IT-WD.7	Evaluate the functionality of a digital communication product using industry accepted techniques and metrics.
9.3.IT-WD.8	Implement quality assurance processes to deliver quality digital communication products and services.
9.3.IT-WD.9	Perform maintenance and customer support functions for digital communication products.
9.3.IT-WD.10	Comply with intellectual property laws, copyright laws and ethical practices when creating Web/digital communications.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
LAW, PUBLIC SAFETY, CORRECTIONS & SECURITY CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers should be able to:</i>	
CAREER CLUSTER[®]:	LAW, PUBLIC SAFETY, CORRECTIONS & SECURITY (LW)
9.3.LW.1	Analyze the nature and scope of the Law, Public Safety, Corrections & Security Career Cluster [®] and the role law, public safety, corrections and security play in society and the economy.
9.3.LW.2	Formulate ideas, proposals and solutions to ensure effective and efficient delivery of law, public safety, corrections and/or security services.
9.3.LW.3	Assess and implement measures to maintain safe and healthy working conditions in a law, public safety, corrections and/or security environment.
9.3.LW.4	Conduct law, public safety, corrections and security work tasks in accordance with employee and employer rights, obligations and responsibilities, including occupational safety and health requirements.
9.3.LW.5	Analyze the various laws, ordinances, regulations and organizational rules that apply to careers in law, public safety, corrections and security.
9.3.LW.6	Describe various career opportunities and means to those opportunities in each of the Law, Public Safety, Corrections & Security Career Pathways.
PATHWAY:	CORRECTION SERVICES (LW-COR)
9.3.LW-COR.1	Evaluate the correctional environment for signs of potential problems and/or danger.
9.3.LW-COR.2	Demonstrate leadership roles, responsibilities and collaboration in correctional environments.
9.3.LW-COR.3	Analyze the impact of federal, state and local laws on correctional facilities.
9.3.LW-COR.4	Describe the various roles and impacts of forensics and computer forensics in the resolution of crime in the correctional environment.
9.3.LW-COR.5	Describe the legal, regulatory and organizational guidelines governing the correction services.
9.3.LW-COR.6	Compare and contrast different career fields in the correction services.
9.3.LW-COR.7	Demonstrate effective communication skills (e.g., writing, speaking, active listening and nonverbal communication) in the correctional environment.
9.3.LW-COR.8	Analyze the techniques used to manage crisis situations and resolve conflicts in correctional environments.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
LAW, PUBLIC SAFETY, CORRECTIONS & SECURITY CAREER CLUSTER[®]	
Number	Standard Statement
9.3.LW-COR.9	Demonstrate the protocols regarding the reduction or elimination of sexual harassment or abuse in the correctional environment.
9.3.LW-COR.10	Analyze situations that require the use of force, including deadly force, to determine when varying degrees of force should be utilized in correctional facilities.
9.3.LW-COR.11	Analyze the impact of the Fourth, Fifth, Sixth and Fourteenth Amendments in the correction services environment.
9.3.LW-COR.12	Apply the ethical and legal responsibilities of correctional staff to various situations in the correction services environment.
9.3.LW-COR.13	Describe the knowledge and technical skills needed to carry out the day-to-day operations at a correctional facility.
PATHWAY:	EMERGENCY & FIRE MANAGEMENT SERVICES (LW-EFM)
9.3.LW-EFM.1	Demonstrate effective communication skills (e.g., writing, speaking, listening and nonverbal communication) while utilizing communications equipment and platforms common to emergency and fire management services.
9.3.LW-EFM.2	Manage an incident scene as the first responder using emergency response skills.
9.3.LW-EFM.3	Utilize up-to-date technology equipment and applications to facilitate the management of emergency and fire management situations.
9.3.LW-EFM.4	Demonstrate an understanding of the objectives and a commitment to the mission of emergency and fire management services.
9.3.LW-EFM.5	Execute safety procedures and protocols associated with local, state and federal regulations.
9.3.LW-EFM.6	Develop an organizational professional growth plan including the development of team building and leadership skills within the emergency and fire management environment.
9.3.LW-EFM.7	Describe the legal, regulatory and organizational guidelines governing emergency and fire management services.
9.3.LW-EFM.8	Compare and contrast the different career fields in fire and emergency management services.
9.3.LW-EFM.9	Execute protocols for handling emergency situations that range from minor medical and fire emergencies to area-wide incidents.
9.3.LW-EFM.10	Demonstrate the use and various applications of the equipment commonly used in emergency and fire management services.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
LAW, PUBLIC SAFETY, CORRECTIONS & SECURITY CAREER CLUSTER[®]	
Number	Standard Statement
9.3.LW-EFM.11	Implement an appropriate Incident Command System to effectively manage an incident scene.
9.3.LW-EFM.12	Use common codes and icons to properly handle and transport potentially hazardous substances in fire and medical emergency scenes.
9.3.LW-EFM.13	Implement public relations plans to enhance public awareness and safety in fire and emergency situations.
9.3.LW-EFM.14	Describe the elements and issues involved in using the preparedness and response systems available to manage large-scale disasters.
9.3.LW-EFM.15	Analyze the key functions and techniques of critical infrastructure protection in cases of terrorism and/or natural disasters.
PATHWAY:	LAW ENFORCEMENT SERVICES (LW-ENF)
9.3.LW-ENF.1	Demonstrate effective communication skills (e.g., writing, speaking, listening and nonverbal communication) required in law enforcement.
9.3.LW-ENF.2	Demonstrate proficiency in the operation of communication equipment used in an emergency telecommunications center.
9.3.LW-ENF.3	Utilize anger and conflict management strategies to resolve problems in law enforcement settings.
9.3.LW-ENF.4	Model behaviors that exhibit integrity and commitment to a code of conduct and ethics for law enforcement professionals.
9.3.LW-ENF.5	Analyze the impact of federal, state and local laws on law enforcement procedures.
9.3.LW-ENF.6	Execute established procedures to avoid the violation of the rights guaranteed by the Fourth, Fifth, Sixth and Fourteenth Amendments.
9.3.LW-ENF.7	Manage crime and loss prevention programs in collaboration with the community.
9.3.LW-ENF.8	Explain the appropriate techniques for managing crisis situations in order to maintain public safety.
9.3.LW-ENF.9	Evaluate for the signs of domestic violence, child abuse and neglect.
9.3.LW-ENF.10	Demonstrate the routine day-to-day tasks conducted by various law enforcement agencies.
9.3.LW-ENF.11	Describe law enforcement protocols and procedures designed to handle incidents related to homeland security, terrorism and other disaster situations.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
LAW, PUBLIC SAFETY, CORRECTIONS & SECURITY CAREER CLUSTER[®]	
Number	Standard Statement
9.3.LW-ENF.12	Demonstrate the procedures to properly protect, document and process the crime scene and all related evidence.
9.3.LW-ENF.13	Demonstrate procedures to assist individuals requiring special assistance from law enforcement personnel.
9.3.LW-ENF.14	Describe the behavioral symptoms of drug use and the inherent dangers associated with handling dangerous drugs.
PATHWAY:	LEGAL SERVICES (LW-LEG)
9.3.LW-LEG.1	Demonstrate effective communication skills (e.g., writing, speaking, listening and nonverbal communication) in the legal services environment.
9.3.LW-LEG.2	Interpret nonverbal communication cues in order to discern facts from fabrication.
9.3.LW-LEG.3	Produce written legal materials using writing strategies applicable to the legal services environment.
9.3.LW-LEG.4	Apply information technology tools to perform daily tasks assigned to legal services professionals.
9.3.LW-LEG.5	Analyze the role forensics plays in preventing and solving crimes.
9.3.LW-LEG.6	Use legal terminology to communicate within the legal services community.
9.3.LW-LEG.7	Compare and contrast different career fields in the legal services.
9.3.LW-LEG.8	Analyze the influence of the three branches of the U.S. Government (judicial, legislative and executive) on the legal services.
9.3.LW-LEG.9	Analyze the impact of the Fourth, Fifth, Sixth and Fourteenth Amendments on the provision of legal services.
PATHWAY:	SECURITY & PROTECTIVE SERVICES (LW-SEC)
9.3.LW-SEC.1	Demonstrate effective communications skills (e.g., writing, speaking, listening and nonverbal communication) when communicating security-related directives, technical concepts and other information.
9.3.LW-SEC.2	Utilize conflict resolution skills to resolve conflicts among individuals.
9.3.LW-SEC.3	Compare and contrast the roles, responsibilities, tools and techniques of the criminal justice and security fields.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
LAW, PUBLIC SAFETY, CORRECTIONS & SECURITY CAREER CLUSTER[®]	
Number	Standard Statement
9.3.LW-SEC.4	Describe the legal, regulatory and organizational guidelines governing the security and protective services.
9.3.LW-SEC.5	Analyze the impact of federal, state and local laws on the security and protective services field.
9.3.LW-SEC.6	Apply ethical and legal responsibilities of security and protective services personnel to various situations in the security and protective services field.
9.3.LW-SEC.7	Analyze the impact of the Fourth, Fifth, Sixth and Fourteenth Amendments on the security and protective services.
9.3.LW-SEC.8	Compare and contrast the different career fields in the security and protective services.
9.3.LW-SEC.9	Evaluate the application and relevance of crime prevention concepts and security assessments to security and protective services functions.
9.3.LW-SEC.10	Explain the application of risk management principles to the protection of assets in various settings.
9.3.LW-SEC.11	Describe the importance of utilizing good public relations techniques and building relationships in security and crisis situations.
9.3.LW-SEC.12	Describe the role of security systems in an overall security strategy.
9.3.LW-SEC.13	Explain the duties of security and protective services personnel in terrorism, homeland security and disaster preparedness.
9.3.LW-SEC.14	Apply basic management principles for the effective supervision and management of a security force or an organization's security program.
9.3.LW-SEC.15	Perform the roles and responsibilities of a security officer, including basic incident response.
9.3.LW-SEC.16	Compare types and techniques of security approaches within the public and private sectors.
9.3.LW-SEC.17	Demonstrate the concepts and techniques used to ensure the security of information-based and intangible assets.
9.3.LW-SEC.18	Summarize the importance and roles of intelligence analysis in crime prevention and homeland security.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
MANUFACTURING CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	MANUFACTURING (MN)
9.3.MN.1	Evaluate the nature and scope of the Manufacturing Career Cluster [®] and the role of manufacturing in society and in the economy.
9.3.MN.2	Analyze and summarize how manufacturing businesses improve performance.
9.3.MN.3	Comply with federal, state and local regulations to ensure worker safety and health and environmental work practices.
9.3.MN.4	Describe career opportunities and means to achieve those opportunities in each of the Manufacturing Career Pathways.
9.3.MN.5	Describe government policies and industry standards that apply to manufacturing.
9.3.MN.6	Demonstrate workplace knowledge and skills common to manufacturing.
PATHWAY:	HEALTH, SAFETY, & ENVIRONMENTAL ASSURANCE (MN-HSE)
9.3.MN-HSE.1	Demonstrate the safe use of manufacturing equipment.
9.3.MN-HSE.2	Develop safety plans for production processes that meet health, safety and environmental standards.
9.3.MN-HSE.3	Demonstrate a safety inspection process to assure a healthy and safe manufacturing environment.
9.3.MN-HSE.4	Evaluate a system of health, safety and/or environmental programs, projects, policies or procedures to determine compliance.
9.3.MN-HSE.5	Evaluate continuous improvement protocols and techniques in health, safety and/or environmental practices.
9.3.MN-HSE.6	Conduct job safety and health analysis for manufacturing jobs, equipment and processes.
9.3.MN-HSE.7	Develop the components of a training program based on environmental health and safety regulations.
PATHWAY:	LOGISTICS & INVENTORY CONTROL (MN-LOG)
9.3.MN-LOG.1	Demonstrate positive customer service skills in regard to logistics and inventory control issues.
9.3.MN-LOG.2	Demonstrate proper handling of products and materials in a manufacturing facility.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
MANUFACTURING CAREER CLUSTER[®]	
Number	Standard Statement
9.3.MN-LOG.3	Develop a safety inspection process to assure a healthy and safe manufacturing facility.
9.3.MN-LOG.4	Manage inventory using logistics and control processes and procedures.
PATHWAY:	MAINTENANCE, INSTALLATION, & REPAIR (MN-MIR)
9.3.MN-MIR.1	Demonstrate maintenance skills and proficient operation of equipment to maximize manufacturing performance.
9.3.MN-MIR.2	Demonstrate the safe use of manufacturing equipment to ensure a safe and healthy environment.
9.3.MN-MIR.3	Diagnose equipment problems and effectively repair manufacturing equipment.
9.3.MN-MIR.4	Investigate and employ techniques to maximize manufacturing equipment performance.
9.3.MN-MIR.5	Implement a preventative maintenance schedule to maintain manufacturing equipment, tools and workstations.
9.3.MN-MIR.6	Implement an effective, predictive and preventive manufacturing equipment maintenance program.
PATHWAY:	MANUFACTURING PRODUCTION PROCESS DEVELOPMENT (MN-PPD)
9.3.MN-PPD.1	Produce quality products that meet manufacturing standards and exceed customer satisfaction.
9.3.MN-PPD.2	Research, design and implement alternative manufacturing processes to manage production of new and/or improved products.
9.3.MN-PPD.3	Monitor, promote and maintain a safe and productive workplace using techniques and solutions that ensure safe production of products.
9.3.MN-PPD.4	Implement continuous improvement processes in order to maintain quality within manufacturing production.
9.3.MN-PPD.5	Develop procedures to create products that meet customer needs.
PATHWAY:	PRODUCTION (MN-PRO)
9.3.MN-PRO.1	Diagnose production process problems and take corrective action to meet production quality standards.
9.3.MN-PRO.2	Manage safe and healthy production working conditions and environmental risks.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
MANUFACTURING CAREER CLUSTER[®]	
Number	Standard Statement
9.3.MN-PRO.3	Make continuous improvement recommendations based on results of production process audits and inspections.
9.3.MN-PRO.4	Coordinate work teams when producing products to enhance production process and performance.
9.3.MN-PRO.5	Demonstrate the safe use of manufacturing equipment.
PATHWAY:	QUALITY ASSURANCE (MN-QA)
9.3.MN-QA.1	Evaluate production operations for product and process quality.
9.3.MN-QA.2	Recommend and implement continuous improvement in manufacturing processes.
9.3.MN-QA.3	Coordinate work teams to create a product that meets quality assurance standards.
9.3.MN-QA.4	Employ project management processes using data and tools to deliver quality, value-added products.
9.3.MN-QA.5	Perform safety inspections and training to ensure a safe and healthy workplace.
9.3.MN-QA.6	Implement continuous improvement processes to maintain quality products.
9.3.MN-QA.7	Identify inspection processes that ensure products meet quality specifications.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT:	9.3 CAREER AND TECHNICAL EDUCATION
MARKETING CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers will be able to:</i>	
CAREER CLUSTER[®]:	MARKETING (MK)
9.3.MK.1	Describe the impact of economics, economics systems and entrepreneurship on marketing.
9.3.MK.2	Implement marketing research to obtain and evaluate information for the creation of a marketing plan.
9.3.MK.3	Plan, monitor, manage and maintain the use of financial resources for marketing activities.
9.3.MK.4	Plan, monitor and manage the day-to-day activities required for continued marketing business operations.
9.3.MK.5	Describe career opportunities and the means to achieve those opportunities in each of the Marketing Career Pathways.
9.3.MK.6	Select, monitor and manage sales and distribution channels.
9.3.MK.7	Determine and adjust prices to maximize return while maintaining customer perception of value.
9.3.MK.8	Obtain, develop, maintain and improve a product or service mix in response to market opportunities.
9.3.MK.9	Communicate information about products, services, images and/or ideas to achieve a desired outcome.
9.3.MK.10	Use marketing strategies and processes to determine and meet client needs and wants.
PATHWAY:	MARKETING COMMUNICATIONS (MK-COM)
9.3.MK-COM.1	Apply techniques and strategies to convey ideas and information through marketing communications.
9.3.MK-COM.2	Plan, manage and monitor day-to-day activities of marketing communications operations.
9.3.MK-COM.3	Access, evaluate and disseminate information to enhance marketing decision-making processes.
9.3.MK-COM.4	Obtain, develop, maintain and improve a marketing communications product or service mix to respond to market opportunities.
9.3.MK-COM.5	Communicate information about products, services, images and/or ideas to achieve a desired outcome.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT:	9.3 CAREER AND TECHNICAL EDUCATION
MARKETING CAREER CLUSTER[®]	
Number	Standard Statement
PATHWAY:	MARKETING MANAGEMENT (MK-MGT)
9.3.MK-MGT.1	Plan, organize and lead marketing staff to achieve business goals.
9.3.MK-MGT.2	Plan, manage and monitor day-to-day marketing management operations.
9.3.MK-MGT.3	Plan, manage and organize to meet the requirements of the marketing plan.
9.3.MK-MGT.4	Access, evaluate and disseminate information to aid in making marketing management decisions.
9.3.MK-MGT.5	Determine and adjust prices to maximize return and meet customers' perceptions of value.
9.3.MK-MGT.6	Obtain, develop, maintain and improve a product or service mix in response to market opportunities.
9.3.MK-MGT.7	Communicate information about products, services, images and/or ideas.
PATHWAY:	MARKETING RESEARCH (MK-RES)
9.3.MK-RES.1	Plan, organize and manage day-to-day marketing research activities.
9.3.MK-RES.2	Design and conduct research activities to facilitate marketing business decisions.
9.3.MK-RES.3	Use information systems and tools to make marketing research decisions.
PATHWAY:	MERCHANDISING (MK-MER)
9.3.MK-MER.1	Plan, organize and lead merchandising staff to enhance selling and merchandising skills.
9.3.MK-MER.2	Plan, manage and monitor day-to-day merchandising activities.
9.3.MK-MER.3	Move, store, locate and/or transfer ownership of retail goods and services.
9.3.MK-MER.4	Access, evaluate and disseminate marketing information to facilitate merchandising decisions and activities.
9.3.MK-MER.5	Determine and adjust prices to maximize return and meet customers' perceptions of value.
9.3.MK-MER.6	Obtain, develop, maintain and improve a product or service mix to respond to market opportunities.
9.3.MK-MER.7	Communicate information about retail products, services, images and/or ideas.
9.3.MK-MER.8	Create and manage merchandising activities that provide for client needs and wants.

**9.3 – Career & Technical Education (CTE)
Content Area: 21st Century Life and Careers**

CONTENT:	9.3 CAREER AND TECHNICAL EDUCATION
MARKETING CAREER CLUSTER[®]	
Number	Standard Statement
PATHWAY:	PROFESSIONAL SALES CAREER PATHWAY (MK-SAL)
9.3.MK-SAL.1	Access, evaluate and disseminate sales information
9.3.MK-SAL.2	Apply sales techniques to meet client needs and wants.
9.3.MK-SAL.3	Plan, organize and lead sales staff to enhance sales goals.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
SCIENCE, TECHNOLOGY, ENGINEERING & MATHEMATICS CAREER CLUSTER®	
Number	Standard Statement
By the end of Grade 12, Career and Technical Education Program completers will be able to:	
CAREER CLUSTER®:	SCIENCE, TECHNOLOGY, ENGINEERING & MATHEMATICS (ST)
9.3.ST.1	Apply engineering skills in a project that requires project management, process control and quality assurance.
9.3.ST.2	Use technology to acquire, manipulate, analyze and report data.
9.3.ST.3	Describe and follow safety, health and environmental standards related to science, technology, engineering and mathematics (STEM) workplaces.
9.3.ST.4	Understand the nature and scope of the Science, Technology, Engineering & Mathematics Career Cluster® and the role of STEM in society and the economy.
9.3.ST.5	Demonstrate an understanding of the breadth of career opportunities and means to those opportunities in each of the Science, Technology, Engineering & Mathematics Career Pathways.
9.3.ST.6	Demonstrate technical skills needed in a chosen STEM field.
PATHWAY:	ENGINEERING & TECHNOLOGY CAREER PATHWAY (ST-ET)
9.3.ST-ET.1	Use STEM concepts and processes to solve problems involving design and/or production.
9.3.ST-ET.2	Display and communicate STEM information.
9.3.ST-ET.3	Apply processes and concepts for the use of technological tools in STEM.
9.3.ST-ET.4	Apply the elements of the design process.
9.3.ST-ET.5	Apply the knowledge learned in STEM to solve problems.
9.3.ST-ET.6	Apply the knowledge learned in the study of STEM to provide solutions to human and societal problems in an ethical and legal manner.
PATHWAY:	SCIENCE & MATHEMATICS CAREER PATHWAY (ST-SM)
9.3.ST-SM.1	Apply science and mathematics to provide results, answers and algorithms for engineering and technological activities.
9.3.ST-SM.2	Apply science and mathematics concepts to the development of plans, processes and projects that address real world problems.
9.3.ST-SM.3	Analyze the impact that science and mathematics has on society.

9.3 – Career & Technical Education (CTE)
Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
SCIENCE, TECHNOLOGY, ENGINEERING & MATHEMATICS CAREER CLUSTER®	
Number	Standard Statement
9.3.ST-SM.4	Apply critical thinking skills to review information, explain statistical analysis, and to translate, interpret and summarize research and statistical data.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
TRANSPORTATION, DISTRIBUTION & LOGISTICS CAREER CLUSTER[®]	
Number	Standard Statement
<i>By the end of Grade 12, Career and Technical Education Program completers should be able to:</i>	
CAREER CLUSTER[®]:	TRANSPORTATION, DISTRIBUTION & LOGISTICS (TD)
9.3.12.TD.1	Describe the nature and scope of the Transportation, Distribution & Logistics Career Cluster [®] and the role of transportation, distribution and logistics in society and the economy.
9.3.12.TD.2	Describe the application and use of new and emerging advanced techniques to provide solutions for transportation, distribution and logistics problems.
9.3.12.TD.3	Describe the key operational activities required of successful transportation, distribution and logistics facilities
9.3.12.TD.4	Identify governmental policies and procedures for transportation, distribution and logistics facilities.
9.3.12.TD.5	Describe transportation, distribution and logistics employee rights and responsibilities and employers' obligations concerning occupational safety and health.
9.3.12.TD.6	Describe career opportunities and means to achieve those opportunities in each of the Transportation, Distribution & Logistics Career Pathways.
PATHWAY:	FACILITY & MOBILE EQUIPMENT MAINTENANCE (TD-MTN)
9.3.12.TD-MTN.1	Develop preventative maintenance plans and systems to keep facility and mobile equipment inventory in operation.
9.3.12.TD-MTN.2	Design ways to improve facility and equipment system performance.
PATHWAY:	HEALTH, SAFETY, & ENVIRONMENTAL MANAGEMENT (TD-HSE)
9.3.12.TD-HSE.1	Describe the health, safety and environmental rules and regulations in transportation, distribution and logistics workplaces.
9.3.12.TD-HSE.2	Develop solutions to improve performance of health, safety and environmental management services.
PATHWAY:	LOGISTICS PLANNING & MANAGEMENT SERVICES (TD-LOG)
9.3.12.TD-LOG.1	Develop solutions to provide and manage logistics services for the company and customers.
9.3.12.TD-LOG.2	Analyze and improve performance of logistics systems to provide logistics planning and management services.

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers

CONTENT AREA:	9.3 CAREER AND TECHNICAL EDUCATION
TRANSPORTATION, DISTRIBUTION & LOGISTICS CAREER CLUSTER[®]	
Number	Standard Statement
PATHWAY:	SALES & SERVICE (TD-SAL)
9.3.12.TD-SAL.1	Analyze the ongoing performance of transportation, logistics and distribution-related sales and service operations.
9.3.12.TD-SAL.2	Demonstrate the use of sales and ongoing service of products and services that are transportation related to promote development of existing and future clients and customers.
PATHWAY:	TRANSPORTATION OPERATIONS (TD-OPS)
9.3.12.TD-OPS.1	Develop and evaluate transportation plans to move people and/or goods to meet customer requirements.
9.3.12.TD-OPS.2	Analyze performance of transportation operations in order to improve quality and service levels and increase efficiency.
9.3.12.TD-OPS.3	Comply with policies, laws and regulations in order to maintain safety, security and health and mitigate the economic and environmental risk of transportation operations.
PATHWAY:	TRANSPORTATION SYSTEMS / INFRASTRUCTURE PLANNING, MANAGEMENT & REGULATION (TD-SYS)
9.3.12.TD-SYS.1	Develop plans to maintain and/or improve the transportation infrastructure.
9.3.12.TD-SYS.2	Assess, plan and manage the implementation of transportation services.
9.3.12.TD-SYS.3	Describe ways to improve the system utilization, flow, safety and environmental performance of transportation systems.
PATHWAY:	WAREHOUSING & DISTRIBUTION CENTER OPERATIONS (TD-WAR)
9.3.12.TD-WAR.1	Demonstrate efficient and effective warehouse and distribution center operations.
9.3.12.TD-WAR.2	Describe ways to improve the performance of warehouse and distribution operations.
9.3.12.TD-WAR.3	Analyze compliance with company policies and government laws and regulations in warehouse and distribution operations.