

C21clcOverview

Code	Standard Level	By Grade	Description
NjS21clc	Content Area		
	Standard		21st-Century Life & Career Skills
	Strand		Critical Thinking and Problem Solving
	Content Statement	4	The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the problem is a lifelong skill that develops over time.
NjS21clc 9.1.4.A.1	Cumulative Progress Indicator	4	Recognize a problem and brainstorm ways to solve the problem individually or collaboratively.
NjS21clc 9.1.4.A.2	Cumulative Progress Indicator	4	Evaluate available resources that can assist in solving problems
NjS21clc 9.1.4.A.3	Cumulative Progress Indicator	4	Determine when the use of technology is appropriate to solve problems.
NjS21clc 9.1.4.A.4	Cumulative Progress Indicator	4	Use data accessed on the Web to inform solutions to problems and the decision-making process.
NjS21clc 9.1.4.A.5	Cumulative Progress Indicator	4	Apply critical thinking and problem-solving skills in classroom and family settings.
	Strand		Creativity and Innovation
	Content Statement	4	Brainstorming activities enhance creative and innovative thinking in individual and group goal setting and problem solving.
NjS21clc 9.1.4.B.1	Cumulative Progress Indicator	4	Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative thinking.
NjS21clc 9.1.8.B.2	Cumulative Progress Indicator	8	Assess data gathered to solve a problem for which there are varying perspectives (e.g., cross-cultural, gender-specific, generational), and determine how the data can best be used to design multiple solutions.
NjS21clc 9.1.12.B.3	Cumulative Progress Indicator	12	Assist in the development of innovative solutions to an onsite problem by incorporating multiple perspectives and applying effective problem-solving strategies during structured learning experiences, service learning, or volunteering.
	Strand		Collaboration, Teamwork, and Leadership
	Content Statement	4	Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.
NjS21clc 9.1.4.C.1	Cumulative Progress Indicator	4	Practice collaborative skills in groups, and explain how these skills assist in completing tasks in different settings (at home, in school, and during play).
NjS21clc 9.1.8.C.2	Cumulative Progress Indicator	8	Demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects.
NjS21clc 9.1.8.C.3	Cumulative Progress Indicator	8	Model leadership skills during classroom and extra-curricular activities.
NjS21clc 9.1.12.C.4	Cumulative Progress Indicator	12	Demonstrate leadership and collaborative skills when participating in online learning communities and structured learning experiences.
NjS21clc 9.1.12.C.5	Cumulative Progress Indicator	12	Assume a leadership position by guiding the thinking of peers in a direction that leads to successful completion of a challenging task or project.
	Strand		Cross-Cultural Understanding and Interpersonal Communication
	Content Statement	4	Effective communication skills convey intended meaning to others and assist in preventing misunderstandings.
NjS21clc 9.1.4.D.1	Cumulative Progress Indicator	4	Use effective oral and written communication in face-to-face and online interactions and when presenting to an audience.

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NjS21clc 9.1.4.D.2	Cumulative Progress Indicator	4	Express needs, wants, and feelings appropriately in various situations.
NjS21clc 9.1.4.D.3	Cumulative Progress Indicator	4	Demonstrate an awareness of ones own culture and other cultures during interactions within and outside of the classroom.
NjS21clc 9.1.8.D.4	Cumulative Progress Indicator	8	Compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding.
NjS21clc 9.1.8.D.5	Cumulative Progress Indicator	8	Justify the need for greater cross-cultural understanding due to globalization.
	Strand		Communication and Media Fluency
	Content Statement	4	Digital media are 21st-century tools used for local and global communication.
NjS21clc 9.1.4.E.1	Cumulative Progress Indicator	4	Explain how digital media are used in daily life in a variety of settings.
NjS21clc 9.1.4.E.2	Cumulative Progress Indicator	4	Demonstrate effective communication using digital media during classroom activities.
NjS21clc 9.1.4.E.3	Cumulative Progress Indicator	4	Distinguish how digital media are used by individuals, groups, and organizations for varying purposes
NjS21clc 9.1.4.E.4	Cumulative Progress Indicator	4	Explain why some uses of media are unethical.
NjS21clc 9.1.8.E.5	Cumulative Progress Indicator	8	Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries.
	Strand		Accountability, Productivity, and Ethics
	Content Statement	4	The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.
NjS21clc 9.1.4.F.1	Cumulative Progress Indicator	4	Demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom.
NjS21clc 9.1.4.F.2	Cumulative Progress Indicator	4	Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities.
NjS21clc 9.1.4.F.3	Cumulative Progress Indicator	4	Explain the importance of understanding and following rules in family, classroom, and community settings.
NjS21clc 9.1.12.F.4	Cumulative Progress Indicator	12	Explain the impact of computer hacking on products and services.
NjS21clc 9.1.12.F.5	Cumulative Progress Indicator	12	Formulate an opinion regarding a current workplace or societal/ethical issue based on research.
NjS21clc 9.1.12.F.6	Cumulative Progress Indicator	12	Relate scientific advances (e.g., advances in medicine) to the creation of new ethical dilemmas.
	Standard		Personal Financial Literacy
	Strand		Income and Careers
	Content Statement	12	Ethical behaviors support human rights and dignity in all aspects of life.
NjS21clc 9.2.4.A.1	Cumulative Progress Indicator	4	Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.
NjS21clc 9.2.4.A.2	Cumulative Progress Indicator	4	Identify potential sources of income and their limitations.

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NjS21clc 9.2.4.A.3	Cumulative Progress Indicator	4	Explain how income affects spending and take-home pay.
NjS21clc 9.2.4.A.4	Cumulative Progress Indicator	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.
NjS21clc 9.2.8.A.5	Cumulative Progress Indicator	8	Explain the difference between earned income and unearned income (e.g., gifts) and why earned income is important.
NjS21clc 9.2.8.A.6	Cumulative Progress Indicator	8	Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.
NjS21clc 9.2.8.A.7	Cumulative Progress Indicator	8	Explain the purpose of the payroll deduction process, taxable income, and employee benefits.
NjS21clc 9.2.8.A.8	Cumulative Progress Indicator	8	Differentiate among the types of taxes and employee benefits.
NjS21clc 9.2.8.A.9	Cumulative Progress Indicator	8	Differentiate between taxable and nontaxable income.
NjS21clc 9.2.12.A.10	Cumulative Progress Indicator	12	Explain the relationship between government programs and services and taxation.
NjS21clc 9.2.12.A.11	Cumulative Progress Indicator	12	Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
NjS21clc 9.2.12.A.12	Cumulative Progress Indicator	12	Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.
	Strand		Money Management
	Content Statement	12	Taxes and the cost of employee benefits can affect the amount of disposable income.
NjS21clc 9.2.4.B.1	Cumulative Progress Indicator	4	Differentiate between financial wants and needs. 9.2.4.B.2
NjS21clc 9.2.4.B.2	Cumulative Progress Indicator	4	Identify age-appropriate financial goals.
NjS21clc 9.2.4.B.3	Cumulative Progress Indicator	4	Explain what a budget is and why it is important.
NjS21clc 9.2.4.B.4	Cumulative Progress Indicator	4	Identify common household expense categories and sources of income.
NjS21clc 9.2.4.B.5	Cumulative Progress Indicator	4	Identify ways to earn and save.
NjS21clc 9.2.4.B.6	Cumulative Progress Indicator	4	Distinguish among cash, check, credit card, and debit card.
NjS21clc 9.2.4.B.7	Cumulative Progress Indicator	4	Explain the purposes of financial institutions in the community.
NjS21clc 9.2.8.B.8	Cumulative Progress Indicator	8	Explain the concept of cash flow and construct cash flow statements.
NjS21clc 9.2.8.B.9	Cumulative Progress Indicator	8	Create debit and credit balance sheets and income and cash statements.
NjS21clc 9.2.8.B.10	Cumulative Progress Indicator	8	Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).

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NjS21clc 9.2.8.B.11	Cumulative Progress Indicator	8	Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
NjS21clc 9.2.8.B.12	Cumulative Progress Indicator	8	Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.
NjS21clc 9.2.4.C.1	Cumulative Progress Indicator	4	Explain why people borrow money and the relationship between credit and debt.
NjS21clc 9.2.4.C.2	Cumulative Progress Indicator	4	Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).
NjS21clc 9.2.4.C.3	Cumulative Progress Indicator	4	Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
NjS21clc 9.2.4.C.4	Cumulative Progress Indicator	4	Determine the relationships among income, expenses, and interest.
NjS21clc 9.2.4.C.5	Cumulative Progress Indicator	4	Determine personal responsibility related to borrowing and lending.
NjS21clc 9.2.4.C.6	Cumulative Progress Indicator	4	Summarize ways to avoid credit problems.
NjS21clc 9.2.8.C.7	Cumulative Progress Indicator	8	Explain the meaning and possible consequences of predatory lending practices.
NjS21clc 9.2.8.C.8	Cumulative Progress Indicator	8	Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.
NjS21clc 9.2.8.C.9	Cumulative Progress Indicator	8	Summarize the causes and consequences of personal bankruptcy.
NjS21clc 9.2.8.C.10	Cumulative Progress Indicator	8	Determine when there is a need to seek credit counseling and appropriate times to utilize it.
	Strand		Planning, Saving, and Investing
	Content Statement	12	Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.
NjS21clc 9.2.4.D.1	Cumulative Progress Indicator	4	Determine various ways to save. assists with financial planning.
NjS21clc 9.2.4.D.2	Cumulative Progress Indicator	4	Explain the concept of opportunity cost.
NjS21clc 9.2.4.D.3	Cumulative Progress Indicator	4	Explain what it means to invest.
NjS21clc 9.2.4.D.4	Cumulative Progress Indicator	4	Distinguish between saving and investing.
NjS21clc 9.2.8.D.5	Cumulative Progress Indicator	8	Explain the economic principle of supply and demand.
NjS21clc 9.2.8.D.6	Cumulative Progress Indicator	8	Relate saving and investing decisions to successful entrepreneurship.
NjS21clc 9.2.8.D.7	Cumulative Progress Indicator	8	Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).
NjS21clc 9.2.8.D.8	Cumulative Progress Indicator	8	Assess the impact of inflation on economic decisions and lifestyles.

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NjS21clc 9.2.12.D.9	Cumulative Progress Indicator	12	Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.
NjS21clc 9.2.12.D.10	Cumulative Progress Indicator	12	Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
NjS21clc 9.2.12.D.11	Cumulative Progress Indicator	12	Determine the impact of various market events on stock market prices and on other savings and investments.
NjS21clc 9.2.12.D.12	Cumulative Progress Indicator	12	Evaluate how taxes affect the rate of return on savings and investments.
NjS21clc 9.2.12.D.13	Cumulative Progress Indicator	12	Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.
	Strand		Becoming a Critical Consumer
	Content Statement	12	Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.
NjS21clc 9.2.4.E.1	Cumulative Progress Indicator	4	Determine factors that influence consumer decisions related to money.
NjS21clc 9.2.4.E.2	Cumulative Progress Indicator	4	Identify ways interest rates add to the cost of goods and services.
NjS21clc 9.2.4.E.3	Cumulative Progress Indicator	4	Evaluate financial information from a variety of sources. Apply comparison shopping skills to purchasing decisions.
NjS21clc 9.2.4.E.4	Cumulative Progress Indicator	4	Apply comparison shopping skills to purchasing decisions.
NjS21clc 9.2.4.E.5	Cumulative Progress Indicator	4	Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.
NjS21clc 9.2.4.E.6	Cumulative Progress Indicator	4	Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.
NjS21clc 9.2.4.E.7	Cumulative Progress Indicator	4	Compare and contrast product facts versus advertising claims.
NjS21clc 9.2.12.E.8	Cumulative Progress Indicator	12	Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.
NjS21clc 9.2.12.E.9	Cumulative Progress Indicator	12	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.
	Strand		Civic Financial Responsibility
	Content Statement	12	Ethical behaviors support human rights and dignity in all aspects of life.
NjS21clc 9.2.4.F.1	Cumulative Progress Indicator	4	Demonstrate an understanding of individual financial obligations and community financial obligations.
NjS21clc 9.2.4.F.2	Cumulative Progress Indicator	4	Relate a countrys economic system of production and consumption to building personal wealth and achieving societal responsibilities.
NjS21clc 9.2.4.F.3	Cumulative Progress Indicator	4	Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.
NjS21clc 9.2.4.F.4	Cumulative Progress Indicator	4	Identify skills related to organizing, managing, and taking on the risks of owning a business.

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NjS21clc 9.2.4.F.5	Cumulative Progress Indicator	4	Explain how the economic system of production and consumption may be a means to achieve significant societal goals.
NjS21clc 9.2.4.F.6	Cumulative Progress Indicator	4	Examine the implications of legal and ethical behaviors when making financial decisions.
NjS21clc 9.2.4.F.7	Cumulative Progress Indicator	4	Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.
NjS21clc 9.2.12.F.8	Cumulative Progress Indicator	12	Evaluate the effects of entrepreneurship on economic stability and quality of living in local and global
NjS21clc 9.2.12.F.9	Cumulative Progress Indicator	12	Assess the impact of the global economy on entrepreneurial opportunities.
	Strand		Risk Management and Insurance
	Content Statement	12	Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.
NjS21clc 9.2.4.G.1	Cumulative Progress Indicator	4	Summarize common types of financial risks and basic risk
NjS21clc 9.2.4.G.2	Cumulative Progress Indicator	4	Explain the importance of protection against financial loss and reasons for risk assessment.
NjS21clc 9.2.4.G.3	Cumulative Progress Indicator	4	Describe how valuable items might be damaged or lost and ways to protect them.
NjS21clc 9.2.8.G.4	Cumulative Progress Indicator	8	Determine criteria for deciding the amount of insurance protection needed.
NjS21clc 9.2.8.G.5	Cumulative Progress Indicator	8	Analyze the need for and value of different types of insurance and the impact of deductibles.
NjS21clc 9.2.12.G.6	Cumulative Progress Indicator	12	Differentiate the costs and benefits of renters and homeowners insurance.
NjS21clc 9.2.12.G.7	Cumulative Progress Indicator	12	Compare sources of health and disability coverage, including employee benefit plans, with options in another country.
NjS21clc 9.2.12.G.8	Cumulative Progress Indicator	12	Compare and contrast options for long-term healthcare insurance for home care and external care.
NjS21clc 9.2.12.G.9	Cumulative Progress Indicator	12	Explain how to self-insure and how to determine when self- insurance is appropriate.
NjS21clc 9.2.12.G.10	Cumulative Progress Indicator	12	Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.
	Standard		Career Awareness Exploration and Preparation
	Strand		Career Awareness
	Content Statement	12	Insurance is designed to protect the consumer against unintended losses.
NjS21clc 9.3.4.A.1	Cumulative Progress Indicator	4	Identify reasons why people work and discuss how work can help a person achieve personal goals.
NjS21clc 9.3.4.A.2	Cumulative Progress Indicator	4	Identify various life roles and civic and work-related activities in the school, home, and community.
NjS21clc 9.3.4.A.3	Cumulative Progress Indicator	4	Appraise personal likes and dislikes and identify careers that might be suited to personal likes.

Code	Standard Level	By Grade	Description
NjS21clc 9.3.4.A.4	Cumulative Progress Indicator	4	Identify qualifications needed to pursue traditional and nontraditional careers and occupations.
NjS21clc 9.3.4.A.5	Cumulative Progress Indicator	4	Locate career information using a variety of resources.
NjS21clc 9.3.4.A.6	Cumulative Progress Indicator	4	Explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success.
Strand		Career Exploration	
	Content 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.
NjS21clc 9.3.8.B.1	Cumulative Progress Indicator	8	Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.
NjS21clc 9.3.8.B.2	Cumulative Progress Indicator	8	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
NjS21clc 9.3.8.B.3	Cumulative Progress Indicator	8	Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.
NjS21clc 9.3.8.B.4	Cumulative Progress Indicator	8	Identify high school and county career and technical school courses and programs that support career or occupational areas of interest.
NjS21clc 9.3.8.B.5	Cumulative Progress Indicator	8	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.
NjS21clc 9.3.8.B.6	Cumulative Progress Indicator	8	Evaluate communication, collaboration, and leadership skills and how they might be further developed in preparation for a future career through involvement in school, home, work, and extracurricular activities.
NjS21clc 9.3.8.B.7	Cumulative Progress Indicator	8	Explain what is meant by jobs and careers, and examine how each tends to be distributed regionally, nationally, and globally.
NjS21clc 9.3.8.B.8	Cumulative Progress Indicator	8	Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.
NjS21clc 9.3.8.B.9	Cumulative Progress Indicator	8	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 .
NjS21clc 9.3.8.B.10	Cumulative Progress Indicator	8	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.
NjS21clc 9.3.8.B.11	Cumulative Progress Indicator	8	Prepare a sample resume and cover letter as part of an application for part-time or summer employment.
NjS21clc 9.3.8.B.12	Cumulative Progress Indicator	8	Explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant
NjS21clc 9.3.8.B.13	Cumulative Progress Indicator	8	Locate information about working papers, including what is required to obtain them and who must sign them.
NjS21clc 9.3.8.B.14	Cumulative Progress Indicator	8	Use online state and federal agency resources to identify jobs that are permitted or prohibited for minors.
NjS21clc 9.3.8.B.15	Cumulative Progress Indicator	8	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.

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NjS21clc 9.3.8.B.16	Cumulative Progress Indicator	8	Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.
NjS21clc 9.3.8.B.17	Cumulative Progress Indicator	8	Recognize that an individuals online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.
NjS21clc 9.3.8.B.18	Cumulative Progress Indicator	8	Compare and contrast current and past employer hiring and employment practices related to substance use (e.g., tobacco, drugs, and alcohol).
Strand		Career Preparation	
	Content Statement	8	There is a relationship between personal behavior and employability.
NjS21clc 9.3.12.C.1	Cumulative Progress Indicator	12	Assess and modify Personalized Student Learning Plans to support declared career goals.
NjS21clc 9.3.12.C.2	Cumulative Progress Indicator	12	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.
NjS21clc 9.3.12.C.3	Cumulative Progress Indicator	12	Develop personal interests and activities that support declared career goals and plans.
NjS21clc 9.3.12.C.4	Cumulative Progress Indicator	12	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.
NjS21clc 9.3.12.C.5	Cumulative Progress Indicator	12	Identify transferable skills in career choices and design alternative career plans based on those skills.
NjS21clc 9.3.12.C.6	Cumulative Progress Indicator	12	Develop job readiness skills by participating in structured learning experiences and employment seeking opportunities.
NjS21clc 9.3.12.C.7	Cumulative Progress Indicator	12	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).
NjS21clc 9.3.12.C.8	Cumulative Progress Indicator	12	Interpret how changing economic and societal needs influence employment trends and future education.
NjS21clc 9.3.12.C.9	Cumulative Progress Indicator	12	Investigate career opportunities in the United States or abroad that involve working with people from diverse cultures and that require knowledge of other languages or cultures.
NjS21clc 9.3.12.C.10	Cumulative Progress Indicator	12	Differentiate entrepreneurship opportunities as options for career planning, and identify the knowledge, skills,
NjS21clc 9.3.12.C.11	Cumulative Progress Indicator	12	Evaluate the responsibilities of employers and employees for maintaining workplace safety, and explain health rights related to a particular occupation/career.
NjS21clc 9.3.12.C.12	Cumulative Progress Indicator	12	Determine the impact of past and/or recent lawsuits and/or court decisions regarding employment laws.
NjS21clc 9.3.12.C.13	Cumulative Progress Indicator	12	Comply with workplace child labor regulations and safety and health policies during structured learning experiences.
NjS21clc 9.3.12.C.14	Cumulative Progress Indicator	12	Interpret and justify written employer organizational policies and procedures for job performance.
NjS21clc 9.3.12.C.15	Cumulative Progress Indicator	12	Propose potential solutions for current workplace ethics court cases involving multinational companies.
NjS21clc 9.3.12.C.16	Cumulative Progress Indicator	12	Determine the consequences of quality control failures in the United States and in another country based on issues reported in the media.

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NjS21clc 9.3.12.C.17	Cumulative Progress Indicator	12	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.
NjS21clc 9.3.12.C.18	Cumulative Progress Indicator	12	Determine how an individuals 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.
NjS21clc 9.3.12.C.19	Cumulative Progress Indicator	12	Compare and contrast employee substance abuse policies (e.g., tobacco, drugs, and alcohol) by industry sector.
NjS21clc 9.3.12.C.20	Cumulative Progress Indicator	12	Analyze employment trends by industry sector to determine how employment and training requirements change over time.
NjS21clc 9.3.12.C.21	Cumulative Progress Indicator	12	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.
NjS21clc 9.3.12.C.22	Cumulative Progress Indicator	12	Compare and contrast New Jersey school district policies with employer policies related to individual behavior and responsibilities (e.g., absenteeism and tardiness, plagiarism, harassment).
NjS21clc 9.3.12.C.23	Cumulative Progress Indicator	12	Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.
NjS21clc 9.3.12.C.24	Cumulative Progress Indicator	12	Analyze why employers use different interview techniques.
	Standard		Career and Technical Education
	Strand		Agriculture, Food, & Natural Resources Career Cluster
	Content Statement	12	There is a relationship between personal behavior and employability.
NjS21clc 9.4.12.	Cumulative Progress Indicator	12	
NjS21clc 9.4.12.0	Cumulative Progress Indicator	12	
	Strand		Architecture & Construction Career Cluster
	Content Statement	12	Skip
NjS21clc 9.4.12.0	Cumulative Progress Indicator	12	
	Strand		Arts, A/V Technology, & Communications Career Cluster
	Content Statement	12	There is a relationship between personal behavior and employability.
NjS21clc 9.4.12.0	Cumulative Progress Indicator	12	
	Strand		Business, Management & Administration Career Cluster
	Content Statement	12	Skip
NjS21clc 9.4.12.0	Cumulative Progress Indicator	12	
	Strand		Education & Training Career Cluster
	Content Statement	12	Skip
NjS21clc 9.4.12.0	Cumulative Progress Indicator	12	