

NYS Career and Financial Management Curricular Framework

Career Management

CM.1 Career Development:

This unit provides information about career planning. Students will gain knowledge to assess their skills, values, needs and lifestyles enabling them to discover paths they may take in their future. Problem solving steps will be introduced to aid the process.

What skills and information should be considered for viable career planning?

1. Self- Assessment
2. Labor Market Data
3. Trends and Opportunities
4. Career Decision Making and Problem-Solving Steps
5. Goal Setting and the Career Plan Process
6. Networking

CDOS 1,2,3a

CCTC CRP 1,7,10

CM.2 Options Beyond High School

This unit will explore options available to students after high school. Students will investigate and evaluate possible paths as they transition from high school to postsecondary education and careers.

What options are available to accomplish students' identified goals?

1. Options Beyond High School
2. Plans Beyond High School
3. Cost of Education Beyond High School

CDOS 1,2,3a

CCTC CRP 1,3,4,5,7,8,11

CM.3 The Job Search Process

This unit will outline the job seeking process. Students will gain an understanding of the sources of job opportunities, documents required to secure interviews, as well as developing the skills to interview for positions and evaluating options after the interview.

How do you secure the position you want?

1. Sources of Job Opportunities
2. Job Applications
3. Resume and Cover Letters
4. Interviewing
5. After the interview
6. Career Portfolios
7. Job Selection – Deciding on a Job

CDOS 1,2,3a

CCTC CRP 1,3,4,5,7,8,11

CM.4 Workplace Regulations

This unit will outline employment regulations and federal, state, and local laws that affect employees. Students will gain an understanding of how workplace regulations assist and protect employees and employers.

How do employment, labor, and safety laws impact the workplace?

1. Labor Laws and Regulations

2. Employee Rights
3. Health and Safety
4. Labor Unions
5. Fair Labor Standards Act
6. Professional Organizations

CDOS 1,2,3a
CCTC CRP 1,3,5,9

CM.5 Career Readiness Skills (Transferrable Skills)

This unit will introduce students to the importance of developing career readiness skills (transferrable skills) and the role they play in an individual's personal and professional success.

How can career readiness skills ensure success in employment and in life?

1. Career Readiness Skills
2. Self-Advocacy

CDOS 1,2,3a
CCTC CRP 1,3,4,5,9

CM.6 Lifelong Learning

This unit will introduce students to sources of professional development opportunities. Students will develop an appreciation for the value professional development has on an individual's career growth, advancement, and/or lifelong learning.

How can professional development benefit career growth, advancement, and/or lifelong learning?

1. Continuing Education
2. Professional Organizations
3. Technology
4. Professional Relationships

CDOS 1,2,3a
CCTC CRP 1,7,9,10,11,12

CM.7 Leadership and Ethics

This unit introduces students to the concepts of leadership and ethics. Students will recognize the impact that leadership and ethics have on career and life success.

What knowledge and skills are necessary to demonstrate an introductory understanding of the impact leadership and ethics have in the workplace, community, and the global marketplace?

1. Leadership
2. Leadership Organizations
3. Parliamentary Procedure
4. Ethics

CDOS 1,2,3a
CCTC CRP 1,4,5,7,8,9

CM.8 Business Communications & Technological Innovations

The ability to communicate effectively is essential for success in all areas of life. This unit exposes students to the skills and technology necessary to communicate effectively.

What digital communication knowledge and communication skills are necessary to achieve global competence.

1. Types of Communication and Impact of Technology on Society

2. Forms and Uses of Business Communications and Technology
3. Social Media
4. Digital Footprint
5. Technical Support and Training

CDOS 1,2,3a

CCTC CRP 2,4,5,6,7,8,11,12

Financial Management

FM.1 Budgeting

This unit introduces students to the process of budget development. Students will be able to develop a budget to help ensure goal attainment.

How can a budget be developed that aligns with future goals?

1. Financial Goals
2. Purpose of a Budget
3. Budget Factors
4. Savings
5. Balance a Budget

CDOS 1,2,3a

CCTC CRP 1,3,8

FM.2 Money Management

This unit introduces students to a variety of strategies and tools for managing financial resources. Students will recognize the importance of money management and the skills and knowledge needed to become a financially responsible adult.

What are the skills, knowledge, and competencies that contribute to financial responsibility?

1. History of Money
2. Financial Service Providers
3. Checking Accounts
4. Savings Accounts

CDOS 1,2,3a

CCTC CRP 1,3,8,11

FM.3 Credit & Loans

This unit explores issues related to establishing credit, obtaining loans, and taking steps to prevent identity theft. Students will be aware of the positive and negative implications of borrowing money and will develop the knowledge necessary to protect their financial identity.

How can students establish a credit history and protect themselves from identity theft?

1. Sources of Credit
2. Different Loan Types
3. Getting Credit
4. Risks Associated with Credit
5. Understanding Credit Cards
6. Credit Card Options and Protections
7. Identity Theft and Security

CDOS 1,2,3a

CCTC CRP 3,8,9,11

FM.4 Interest

This unit examines factors related to interest, including rate calculation, cost of credit, and credit scores. Students will learn how to determine the cost of credit.

How does interest affect the cost of borrowing money and what are the consequences of not meeting responsibilities?

1. Interest Rates
2. Factors Affecting Cost of Money
3. Credit Scores

CDOS 1,2,3a
CCTC CRP 3,11

FM.5 Investing

This unit will introduce students to investing as a vehicle to increase wealth and prepare for the future. Students will gain an understanding of various investment options and their advantages and disadvantages.

How can investing help people achieve various financial goals?

1. Purpose of Investing
2. Brokers vs. Online Investment Services
3. Markets
4. Investments: Stocks, Mutual Funds, Bonds
5. Other Investment Products
6. Regulatory Agencies

CDOS 1,2,3a
CCTC CRP 1,2,3,4,5,7,8,11

FM.6 Consumer Options and Protections

This unit will cover the responsibilities that come with being a consumer and the concept of consumer protection. Students will gain insight into laws governing consumers rights and areas for which they must assume responsibility.

How are consumers protected against unfair consumer practices?

1. Vehicle Options
2. Residence Options
3. Consumer Products
4. Consumer Protections

CDOS 1,2,3a
CCTC CRP 1,3,4,5,7,8,11

FM.7 Insurance

This unit will address insurance for all types of purchases. Students will gain insight into how insurance can provide financial and personal security.

How can insurance minimize financial risk and protect people?

1. Risk Management
2. Purchasing Insurance
3. Types of Insurance
 - Vehicle Insurance
 - Health Insurance
 - Life Insurance
 - Property Insurance
4. Other Insurance Products

CDOS 1,2,3a
CCTC CRP 1,3,4,5,7,8,11

FM.8 Taxes

This unit will address all types of taxes. Students will explore types of taxes as well as their purpose.

What roles do taxes have in personal and public budgets?

1. Purpose of Taxes
2. Employment (Payroll) Tax Forms: W- 2 and W- 4
3. Sales and Other Taxes
4. Tax Reporting
5. Tax Returns for the Internal Revenue Service (IRS)
6. Payroll Tax Deductions

CDOS 1,2,3a

CCTC CRP 1,2,3,4,5,7,8,12