CCTC Career Ready Practices, NYS CDOS Standards and NYS Career and Financial Management Curricular Framework

CCTC CRP:		ind Financial Management Curricular Framework
Career Ready Practices	CDOS Standards	CFM: Career and Financial Management
1. Act as a responsible and	Standard 1 Career Development	Career Management
contributing citizen and	Complete the development of a career plan that would	CM.1 Career Development
employee.	permit eventual entry into a career option of their	This unit provides information about career planning. Students will
, ,	choosing	gain knowledge to assess their skills, values, needs and lifestyles
2. Apply appropriate academic	Apply decision-making skills in the selection of a	enabling them to discover paths they may take in their future.
and technical skills.	career option of strong personal interest	Problem solving steps will be introduced to aid the process.
	Analyze skills and abilities required in a career option	CM.2 Options Beyond High School
3. Attend to personal health and	and relate them to their own skills and abilities	This unit will explore options available to students after high
financial well-being.		school. Students will investigate and evaluate possible paths as
4 Communicate alcombuson d	Standard 2 Integrated Learning	they transition from high school to postsecondary education and
4. Communicate clearly and	Demonstrate the integration and application of	careers. CM.3 The Job Search Process
effectively and with reason.	academic and occupational skills in their school	This unit will outline the job seeking process. Students will gain an
5. Consider the environmental,	learning, work, and personal lives	understanding of the sources of job opportunities, documents
social and economic impacts	Use academic knowledge and skills in an occupational appropriate the application of those skills.	required to secure interviews, as well as developing the skills to
of decisions.	context, and demonstrate the application of these skills by using a variety of communication techniques (e.g.,	interview for positions and evaluating options after the interview.
	sign language, pictures, videos, reports, and	CM.4 Workplace Regulations
6. Demonstrate creativity and	technology)	This unit will outline employment regulations and federal, state,
innovation.	 Research, interpret, analyze, and evaluate information 	and local laws that affect employees. Students will gain an
	and experiences a related to academic knowledge and	understanding of how workplace regulations assist and protect
7. Employ valid and reliable	technical skills when completing a career plan	employees and employers.
research strategies.		CM.5 Career Readiness Skills (Transferrable Skills)
8. Utilize critical thinking to	Standard 3a Universal Foundation Skills	This unit will introduce students to the importance of developing career readiness skills (transferrable skills) and the role they play
make sense of problems and	1. Basic Skills:	in an individual's personal and professional success.
persevere in solving them.	Use a combination of techniques to read or listen to	CM.6 Lifelong Learning
percerene in coming menin	complex information and analyze what they hear or	This unit will introduce students to sources of professional
9. Model integrity, ethical	read; convey information confidently and coherently in written or oral form; and analyze and solve	development opportunities. Students will develop an appreciation
leadership and effective	mathematical problems requiring use of multiple	for the value professional development has on an individual's
management.	computational skills	career growth, advancement, and/or lifelong learning.
	2. Thinking Skills:	CM.7 Leadership and Ethics
10. Plan education and career	Demonstrate the ability to organize and process	This unit introduces students to the concepts of leadership and
paths aligned to personal	information and apply skills in new ways	ethics. Students will recognize the impact that leadership and
goals.	3. Personal Qualities:	ethics have on career and life success.
11. Use technology to enhance	Demonstrate leadership skills in setting goals,	CM.8 Business Communications & Technological Innovations
productivity.	monitoring progress, and improving their performance	The ability to communicate effectively is essential for success in
productivity.	4. Interpersonal Skills:	all areas of life. This unit exposes students to the skills and
12. Work productively in teams	Communicate effectively and help others to learn a new skill	technology necessary to communicate effectively.
while using cultural global	5. Technology:	,
competence.	Apply their knowledge of technology to identify and	Financial Management
	solve problems	FM.1 Budgeting
	6. Managing Information	This unit introduces students to the process of budget
	5 5 1 2 2 3	development. Students will be able to develop a budget to help
		ensure goal attainment.

CDOS Standards	CFM: Career and Financial Management
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Use technology to acquire, organize, and communicate information by entering, modifying, retrieving, and storing data 7. Managing Resources: Allocate resources to complete a task 3. Systems: Demonstrate an understanding of how systems performance relates to the goals, resources, and functions of an organization	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. 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. 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. 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. 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. 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. FM.8 Taxes This unit will address all types of taxes. Students will explore
	communicate information by entering, modifying, retrieving, and storing data . Managing Resources: Allocate resources to complete a task . Systems: Demonstrate an understanding of how systems performance relates to the goals, resources, and

Crosswalk of CCTC Career Ready Practices, NYS CDOS Standards and NYS Career and Financial Management Curricular Framework

	Curricular Framework	
CCTC CRP: Career Ready Practices	CDOS Standards	CFM: Career and Financial Management
Act as a responsible and contributing citizen and employee.	Standard 3a Universal Foundation Skills 3. Personal Qualities: Demonstrate leadership skills in setting goals, monitoring progress, and improving their performance	Career Management CM.1 Career Development CM.2 Options Beyond High School CM.3 The Job Search Process CM.4 Workplace Regulations CM.5 Career Readiness Skills (Transferrable Skills) CM.6 Lifelong Learning CM.7 Leadership and Ethics
		Financial Management FM.1 Budgeting FM.2 Money Management FM.5 Investing FM.6 Consumer Options and Protections FM.7 Insurance FM.8 Taxes
Apply appropriate academic and technical skills.	 Standard 2 Integrated Learning Demonstrate the integration and application of academic and occupational skills in their school learning, work, and personal lives Use academic knowledge and skills in an occupational context, and demonstrate the application of these skills by using a variety of communication techniques (e.g., sign language, pictures, videos, reports, and technology) Research, interpret, analyze, and evaluate information and experiences a related to academic knowledge and technical skills when completing a career plan Standard 3a Universal Foundation Skills Basic Skills: Use a combination of techniques to read or listen to complex information and analyze what they hear or read; convey information confidently and coherently in written or oral form; and analyze and solve mathematical problems requiring use of multiple computational skills Thinking Skills: Demonstrate the ability to organize and process 	Career Management CM.8 Business Communications & Technological Innovations Financial Management FM.5 Investing FM.8 Taxes
3. Attend to personal health and financial well-being.	information and apply skills in new ways Standard 3a Universal Foundation Skills 2. Personal Qualities: Demonstrate leadership skills in setting goals, monitoring progress, and improving their performance	Career Management CM.2 Options Beyond High School CM.3 The Job Search Process CM.4 Workplace Regulations

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	Communicate clearly and effectively and with reason.	Standard 2 Integrated Learning Use academic knowledge and skills in an occupational context, and demonstrate the application of these skills by using a variety of communication techniques (e.g., sign language, pictures, videos, reports, and technology) Standard 3a Universal Foundation Skills Basic Skills: Use a combination of techniques to read or listen to complex information and analyze what they hear or read; convey information confidently and coherently in written or oral form; and analyze and solve mathematical problems requiring use of multiple computational skills Interpersonal Skills: Communicate effectively and help others to learn a new skill Managing Information Use technology to acquire, organize, and communicate information by entering, modifying, retrieving, and storing data	CM.5 Career Readiness Skills (Transferrable Skills) Financial Management FM.1 Budgeting FM.2 Money Management FM.3 Credit & Loans FM.4 Interest FM.5 Investing FM.6 Consumer Options and Protections FM.7 Insurance FM.8 Taxes Career Management CM.2 Options Beyond High School CM.3 The Job Search Process CM.5 Career Readiness Skills (Transferrable Skills) CM.7 Leadership and Ethics CM.8 Business Communications & Technological Innovations Financial Management FM.5 Investing FM.6 Consumer Options and Protections FM.7 Insurance FM.8 Taxes
5.	Consider the environmental, social and economic impacts of decisions.	Standard 3a Universal Foundation Skills 7. Managing Resources: Allocate resources to complete a task	Career Management CM.2 Options Beyond High School CM.3 The Job Search Process CM.4 Workplace Regulations CM.5 Career Readiness Skills (Transferrable Skills) CM.7 Leadership and Ethics CM.8 Business Communications & Technological Innovations Financial Management FM.5 Investing FM.6 Consumer Options and Protections FM.7 Insurance FM.8 Taxes

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Career Ready Practices	CDOS Standards	CFM: Career and Financial Management
6. Demonstrate creativity and innovation.	Standard 3a Universal Foundation Skills 2. Thinking Skills: Demonstrate the ability to organize and process information and apply skills in new ways 3. Personal Qualities: Demonstrate leadership skills in setting goals, monitoring progress, and improving their performance 5. Technology: Apply their knowledge of technology to identify and solve problems	Career Management CM.8 Business Communications & Technological Innovations
7. Employ valid and reliable research strategies.	 Standard 2 Integrated Learning Research, interpret, analyze, and evaluate information and experiences a related to academic knowledge and technical skills when completing a career plan Standard 3a Universal Foundation Skills Managing Information Use technology to acquire, organize, and communicate information by entering, modifying, retrieving, and storing data 	Career Management CM.1 Career Development CM.2 Options Beyond High School CM.3 The Job Search Process CM.6 Lifelong Learning CM.7 Leadership and Ethics CM.8 Business Communications & Technological Innovations Financial Management FM.5 Investing FM.6 Consumer Options and Protections FM.7 Insurance FM.8 Taxes
8. Utilize critical thinking to make sense of problems and persevere in solving them.	Standard 3a Universal Foundation Skills 2. Thinking Skills: Demonstrate the ability to organize and process information and apply skills in new ways 3. Personal Qualities: Demonstrate leadership skills in setting goals, monitoring progress, and improving their performance 5. Technology: Apply their knowledge of technology to identify and solve problems	Career Management CM.2 Options Beyond High School CM.3 The Job Search Process CM.7 Leadership and Ethics CM.8 Business Communications & Technological Innovations Financial Management FM.1 Budgeting FM.2 Money Management FM.3 Credit & Loans FM.5 Investing FM.6 Consumer Options and Protections FM.7 Insurance FM.8 Taxes
9. Model integrity, ethical leadership and effective management.	Standard 3a Universal Foundation Skills 3. Personal Qualities: Demonstrate leadership skills in setting goals, monitoring progress, and improving their performance 4. Interpersonal Skills: Communicate effectively and help others to learn a new skill 7. Managing Resources: Allocate resources to complete a task	Career Management CM.4 Workplace Regulations CM.5 Career Readiness Skills (Transferrable Skills) CM.6 Lifelong Learning CM.7 Leadership and Ethics Financial Management FM.3 Credit & Loans

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•	8. Systems: Demonstrate an understanding of how systems performance relates to the goals, resources, and functions of an organization	
10. Plan education and career paths aligned to personal goals.	 Standard 1 Career Development Complete the development of a career plan that would permit eventual entry into a career option of their choosing Apply decision-making skills in the selection of a career option of strong personal interest Analyze skills and abilities required in a career option and relate them to their own skills and abilities Standard 2 Integrated Learning Research, interpret, analyze, and evaluate information 	Career Management CM.1 Career Development CM.6 Lifelong Learning
44 Use technology to orbanic	and experiences a related to academic knowledge and technical skills when completing a career plan	Course Management
11. Use technology to enhance productivity.	 Standard 3a Universal Foundation Skills 5. Technology: Apply their knowledge of technology to identify and solve problems 6. Managing Information Use technology to acquire, organize, and communicate information by entering, modifying, retrieving, and storing data 	Career Management CM.2 Options Beyond High School CM.3 The Job Search Process CM.6 Lifelong Learning CM.8 Business Communications & Technological Innovations Financial Management FM.2 Money Management FM.3 Credit & Loans FM.4 Interest FM.5 Investing FM.6 Consumer Options and Protections FM.7 Insurance
12. Work productively in teams while using cultural global competence.	 Standard 3a Universal Foundation Skills Interpersonal Skills: Communicate effectively and help others to learn a new skill Systems: Demonstrate an understanding of how systems performance relates to the goals, resources, and functions of an organization 	Career Management CM.6 Lifelong Learning CM.8 Business Communications & Technological Innovations Financial Management FM.8 Taxes