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Mississippi

College- and Career-Readiness

Senior Seminar Curriculum for

Early College High Schools

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Table of Contents

[Table of Contents 3](#_Toc31377142)

[Acknowledgments 4](#_Toc31377143)

[Early College High School Seminar Curriculum Writing Team 5](#_Toc31377144)

[Introduction 6](#_Toc31377145)

[References and Resources 7](#_Toc31377146)

[Preface 8](#_Toc31377147)

[Course Description 8](#_Toc31377148)

[Research Synopsis 9](#_Toc31377149)

[Unit 1: Introduction to Senior Seminar 11](#_Toc31377150)

[Unit 2: The Student Portfolio and Exhibit 12](#_Toc31377151)

[Unit 3: Applying for Financial Aid 14](#_Toc31377152)

[Unit 4: Preparing for College 16](#_Toc31377153)

[Unit 5: Preparing for a Career and Internship 17](#_Toc31377154)

[Unit 6: Senior Portfolio and Exhibit 18](#_Toc31377155)

[Student Competency Profile 19](#_Toc31377156)

[Appendix A: Unit References/Resources 21](#_Toc31377157)

[Appendix B: Individual Success Plan (ISP) 25](#_Toc31377158)

[Appendix C: Student Portfolio Guidelines and Resources 29](#_Toc31377159)

[21st Century Skills and Objectives 29](#_Toc31377160)

[Artifacts 31](#_Toc31377161)

[Exemplary Artifact Check List 31](#_Toc31377162)

[Digital Portfolio Assessment Rubric Sample 32](#_Toc31377163)

[Student Artifact Reflection Sheet 36](#_Toc31377164)

[Appendix D: 21st Century Skills 37](#_Toc31377165)

[Appendix E: National Standards in K-12 Personal Finance 40](#_Toc31377166)

[Appendix F: National Standards for Financial Literacy 42](#_Toc31377167)

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Introduction

**Mission Statement**

The Mississippi Department of Education (MDE) is dedicated to student success, which includes improving student achievement of 21st century skills. The Mississippi College- and Career-Readiness Senior Seminar Curriculum for Early College High Schools provides a consistent and clear understanding of what students are to be able to do at the end of each unit. The curriculum was designed to be relevant to the real world, reflecting the knowledge and skills needed for success in college, career and to compete in a global economy.

**Purpose**

The Senior Seminar course was developed to support the vision and mission of the MDE that all students graduate from high school prepared for college, career, and active citizenship. The Senior Seminar course curriculum outlines what knowledge students should obtain and the types of skills that must be mastered upon completion of the course. These standards have been determined to be relevant for students’ successful transition to postsecondary and the workforce.

**Implementation**

The Senior Seminar course was piloted during the 2018-2019 school year. This course was developed for students enrolled as seniors in an early college high school program.

References and Resources

**Get2College**

Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

**Resources/References**

A list of recommended references/resources is provided for each unit in Appendix A. Each list includes online instructional resources that may be used to teach or enhance each college- and career-readiness unit. These resources are recommended and are not endorsed by the MDE or its partnering institutions. The list may be modified or enhanced based on the needs and abilities of students and available resources

Preface

The Early College High School (ECHS) Seminar Curriculum is a research-based curriculum, developed as part of the model for Mississippi Early College High Schools. Units within this curriculum provide students with a thorough and well-rounded college- and career-readiness course that will ensure student learning is personalized while developing essential skills needed to be ready for college, career, and life. Connecting the Senior Seminar course to the freshman, sophomore and junior seminar courses creates a comprehensive overview of the high school experience and transition to postsecondary.

Course Description

The Senior Seminar course is designed for 12th grade students to prepare entrance to an institute of higher learning. Students will also gain actual experience and training in a selected career pathway. At the end of this seminar course, seniors will provide evidence of mastery of 21st century skills that demonstrate academic and social preparedness to move beyond high school into a postsecondary program or the workforce.

Research Synopsis

**Introduction**

High schools work to increase college- and career-readiness skills in order to prepare students for college, career, and life. These skills enable students to not only graduate high school but also pursue higher education. Eighty-six percent of high school students expect to attend college but lack the guidance and support needed to prepare for college enrollment and success. College- and career-readiness skills are measured through students’ mastery of four major components: key cognitive strategies, key content knowledge, academic behaviors, and contextual skills. Together, these four major components develop students who are fully prepared for postsecondary education.

In addition, most employers believe that employees lack the multidimensional skills needed to succeed in the workplace. These skills can be achieved through courses that emphasize college- and career-readiness skills, including the development of both cognitive and metacognitive capabilities. With analysis skills, interpretation, precision and accuracy, problem-solving, and reasoning skills, employers feel that employees are better prepared for success in the workforce. High schools focus on instilling these multidimensional skills in students in order to ensure that students are easily able to transition from high school to college and to the workplace.

**Transition to Postsecondary Education**

The Mississippi Articulation Transfer Tool (MATT) is the articulation agreement between Mississippi Community Colleges and the Mississippi Institutions of Higher Learning. High school counselors are highly encouraged to utilize the MATT during the advisement process of dual credit and dual enrollment. [matttransfertool.com](http://matttransfertool.com/)

**Best Practices**

*Innovative Instructional Technologies*

Recognizing that today’s students are digital learners, the classroom should be equipped with tools that will teach students in the way they need to learn. The high school teacher’s goal should be to include teaching strategies that incorporate current technology. To make use of the latest online communication tools, the classroom teacher is encouraged to use a learning management system that introduces students to education in an online environment and places the responsibility of learning on the student.

*Differentiated Instruction*

Students learn in a variety of ways. Some are visual learners, needing only to read information and study it to succeed. Others are auditory learners, thriving best when information is read aloud to them. Still, others are tactile learners, needing to participate actively in their learning experiences. Add the students’ backgrounds, emotional health, and circumstances, and a unique learner emerges. By providing various teaching and assessment strategies, students with various learning styles can succeed.

*Cooperative Learning*

Cooperative learning can help students understand topics when independent learning cannot. Therefore, one will see several opportunities in a high school curriculum for group work. To function in today’s workforce, students need to be able to work collaboratively with others and solve problems without excessive conflict.

**Conclusion**

Through this course, high school students may develop college- and career-readiness skills that will help them in the adaptation into college, career, and life. Students who complete this course will be well equipped for the workforce because they will have the cognitive and metacognitive skills needed to succeed in life after high school.

Unit 1: Introduction to Senior Seminar

|  |
| --- |
| **Competencies and Suggested Objectives** |
| 1. Create academic and personal S.M.A.R.T. goals for the current school year and postsecondary.
2. Discuss reasons for setting goals.
3. Define each part of a S.M.A.R.T. goal.
4. Write a reflection on S.M.A.R.T. goals created for the previous school year and postsecondary. (Based on previous goals, will any changes be made to goals for the current school year OR how will goals created for the current school year help build on S.M.A.R.T. goals from previous school years?)
5. Identify action steps that will lead to the achievement of the S.M.A.R.T. goals.
6. Write a mission statement that includes personal and academic S.M.A.R.T. goals for the senior year.
 |
| 1. Revise the Individual Success Plan (ISP) based on postsecondary plans and interests.
 |
| 1. Schedule a meeting with the high school counselor to ensure that graduation requirements will be met and postsecondary plans are current.
	1. Revise the ISP.
	2. Evaluate postsecondary programs to determine progress toward meeting postsecondary goals.
	3. Revise the student résumé to include the items below.

Work experience (e.g., internships, job shadowing experiences, summer jobs, part-time work)Volunteering/community service projectsSchool informationLeadership activitiesExtracurricular activities |
| 1. Create a senior checklist for college plans/career goals.
 |

Unit 2: The Student Portfolio and Exhibit

The following unit provides all students with an opportunity to develop a portfolio that uniquely demonstrates the culmination of their proficiency in academics, 21st century skills (i.e., critical thinking, creativity, collaboration, and communication), and citizenship. Reflecting on who they are while showing what they want to do, the portfolio allows students to communicate and demonstrate 21st century skills and knowledge of postsecondary and career interests.

The final portfolio exhibit should affirm students’ ability to think critically and creatively, to solve practical problems, to make reasoned and ethical decisions, and to communicate effectively. This portfolio will require cooperation and collaboration among faculty members to ensure the students have the resources needed to complete the portfolio (i.e., an administrator, an academic teacher, a counselor, and/or media specialists).

|  |
| --- |
| **Competencies and suggested objectives** |
| 1. Assess ways the senior student portfolio will demonstrate 21st century skills and growth of knowledge from across curricula and from Grades 9-12.
2. Explain the purpose of the senior student portfolio.
3. Identify and explain each component that will be included in the senior student portfolio.
4. Determine the requirements for the portfolio based on the assessment rubric.
 |
| 1. Demonstrate how to collect and organize exemplary artifacts into the student portfolio.
	* Collect and identify individual exemplary artifacts for the portfolio that will measure intended outcomes of 21st century skills and citizenship across subject areas and disciplines.
	* Write a reflection for each artifact that will be included in the final portfolio.
	* Create a collaborative calendar with teachers, counselors, and staff to determine when artifacts and written assignments for the portfolio are due throughout the year.
 |
| 1. Evaluate progress for the completion of the final portfolio.
2. Evaluate each artifact from Grades 9-12 to ensure it demonstrates proficiency of 21st century skills and knowledge from across curricula.
3. Complete reflections on selected artifacts.
4. Schedule a date and time with the counselor and staff for the final portfolio exhibit.
5. Write and prepare formal invitations to send to the selected/designated portfolio review panel.
 |
| 1. Present the final portfolio for evaluation.
2. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.
3. Communicate effectively how selected artifacts demonstrate the items below.
	* Proficiency of 21st century skills based on the portfolio rubric
	* Proficiency in academic standards
	* Preparedness for the chosen career pathway/postsecondary program of study
4. Communicate effectively how selected artifacts demonstrate the items below.
	* Evidence of self-reflection
	* Academic and social growth

Leadership |
| 1. Write and address formal thank you notes to mail/hand deliver to the portfolio exhibit panel members.
 |

Unit 3: Applying for Financial Aid

|  |
| --- |
| **Competencies and suggested objectives** |
| Develop a college financial plan that identifies funding sources for, and sustainability for, each year required for a degree or certification in a selected academic or technical program. The following objectives can be met by following the College Planning Guide found in the online resource [Get2College](https://get2college.org/).1. Explain the difference between a scholarship, a student loan, a work study program, and a Pell Grant as financial aid options and what order they should be used when applying to a college/university. Explore financial aid options that will apply for each selected college/university (e.g., scholarships, grants, the G.I. Bill, etc.)
2. Calculate the amount of financial aid needed for selected colleges/universities using the financial aid calculators on each college/university website.
3. Research available scholarships that will apply to selected academic or technical programs (e.g., outside scholarships, university or college scholarships, Mississippi aid).
4. Explore military options for college financial aid.
5. Investigate the types of student loans, loan amounts, interest rates, repayment options, etc. ([studentloans.gov](https://studentloans.gov/myDirectLoan/index.action))
 |
| Complete applications for financial aid.Explore Free Application for Federal Student Aid (FAFSA) resources to gain an understanding of what it is, what it is used for, and why it is important. ([FAFSA](https://www.youtube.com/watch?v=vCqbw31w4kE&feature=youtu.be))Create a Federal Student Financial Aid username and password (FSA ID) to be used for all Federal Student Aid applications such as, FAFSA, and Federal student loans.Determine eligibility for the Mississippi [HELP grant](http://www.mississippi.edu/help/) and other scholarships (e.g., [Mississippi Scholars](http://www.msmec.com/mississippi-scholars/mississippi-scholars-tech-master-information)) based on information obtained from a revised/completed ISP.Complete the FAFSA between October 1 and March 31. Complete the Mississippi Aid Application between October 1 and March 31. ([msfinancialaid.org](https://www.msfinancialaid.org/)) |
| Complete an application worksheet, including scholarship/financial aid deadlines and requirements to maintain each. |
| Participate in mock scholarship and academic interviews. * 1. Identify and examine interview questions that may be asked during a scholarship/academic interview.
	2. Participate in a mock scholarship interview with peers or instructor.
	3. Write a reflection of the interview process and determine strengths and areas of growth.
 |
| Understand the financial aid award letter process. 1. Complete any verification required from the college/university or the Mississippi Office of Student Financial Aid.
2. Review financial aid packages the semester prior to attending a college/university.
3. Review the “Cost of College” resources from Get2College. Complete the resources based on the chosen college/university.
4. Accept a financial aid package for a college/university through an online student account.
 |

Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Unit 4: Preparing for College

|  |
| --- |
| **Competencies and Suggested Objectives** |
| 1. Investigate potential colleges/universities or military branches based on the ISP and career interests.
	* + 1. Create a student profile at [Big Future](https://bigfuture.collegeboard.org/) or other selected resource to use in the college search.
			2. Select colleges/universities or military branches to research based on the ISP and career interests.
			3. Compare admissions requirements for selected military branches or selected colleges/universities (e.g., ACT score, grade point average (GPA), essay, and recommendation requirements).
			4. Determine “cost of attendance” (COA) for each college/university selected ([myintuition](https://myintuition.org/)).
			5. Write emails to potential college/university admissions counselors to introduce the student and their interests as well as request information on scheduled events and activities.
			6. Create a calendar of application deadlines for selected colleges/universities.
			7. Create a calendar of dates for enlistment/enrollment requirements for a selected military branch or ROTC.
			8. Register for college/university campus visits.
 |
| 1. Demonstrate the ability to complete college admissions applications.
2. Identify the documents needed to complete a college application (e.g., ACT scores, transcripts, admissions essays, résumés, recommendations).
3. Utilize admissions counselors from selected colleges to provide information on the application process and selection.
4. Complete an official application for selected colleges/universities. (It is recommended that students complete three applications—a reach, match, and safety.)
5. Review the process required to request official documents that will be required and sent to selected colleges/universities (e.g., transcript, ACT score, fee waiver, etc.).
 |
| 1. **(Applications that require essays)** Develop a written essay to meet college admissions, program entry, and/or scholarship requirements.
2. Identify the requirements of selected college/university admissions, program entry, and/or scholarship essay (e.g., relevant topics, word count, double spaced, font, header, and footer notes).
3. Research and choose a relevant essay prompt.
4. Create a draft of the college essay to be reviewed and edited by a faculty member or counselor.
5. Create a final draft of the essay for submission to the selected college/university.
 |

Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Unit 5: Preparing for a Career and Internship

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| **Competencies and suggested objectives** |
| * + 1. Participate in an internship or job shadowing experience that is related to a researched career field.
1. Discuss the purpose of an internship, a career interview, and job shadowing experience and how participating can provide purposeful exposure to a researched career path.
2. Schedule a meeting with designated school staff to plan and schedule internship/ job shadowing hours and expectations.
3. Identify skills (technical, transferable, and/or “soft”) that are needed for the selected career field.
4. Explain what this career looks like daily.
5. Determine the current salary scale for the desired career.
6. List the advantages and disadvantages of entering the selected career field.
7. Identify work experiences that are beneficial to this selected career.
8. Complete and document internship/job shadowing hours within chosen career field.
 |
| * + 1. Request a letter of recommendation from the internship or job shadowing experience.
 |
| * + 1. Submit internship or job shadowing evaluation forms.
 |
| * + 1. Write a reflection that gives an overview of the internship or job shadowing experience. The reflection should also answer the questions below.
			- * How will this experience influence your career pathway?
				* How did this experience compare to previous ideas or views of the chosen career?
				* How did this experience help identify personal strengths and opportunities for growth?
 |

Unit 6: Senior Portfolio and Exhibit

|  |
| --- |
| **Competencies and Suggested Objectives** |
| 1. Evaluate and prepare a senior portfolio exhibit.
2. Meet with a counselor/staff member to schedule meetings for the review, final revisions, and presentation of the senior portfolio exhibit.
3. Select artifacts from the portfolio that will demonstrate mastery of 21st century skills for college, career, and life. Artifacts should also demonstrate social and academic skills. Artifacts will come from Grades 9-12.
4. Write and prepare formal invitations for a panel that should include a mentor/representative from the chosen career field and a faculty/staff member.
5. Meet with the assigned faculty to finalize the exhibit, reflections for each artifact, and the final reflection essay.
6. Exhibit evaluators will schedule a date for calibration of the scoring rubric for the senior portfolio exhibit.
 |
| 1. Present the senior portfolio during an end-of-year student defense.

Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) to enhance presentations to provide an understanding of findings, reasoning, and evidence and to add interest.Communicate effectively how selected artifacts, based on a rubric, demonstrate the items below.* + Proficiency of 21st century skills
	+ Proficiency in academic standards
	+ Preparedness for a chosen career pathway/postsecondary program of study
	+ Evidence of self-reflection.
	+ Academic and social growth
	+ Leadership
	+ How all the above will meet goals for a chosen career pathway/postsecondary
 |
| 1. Write a reflective essay on the overall senior portfolio exhibit and high school experience that will answer the questions below.
* What are the individual strengths, and have they been recognized?
* How will the identified strengths and areas of growth impact the chosen career or postsecondary goals?
* How have communication and presentation skills been enhanced?
* What areas of academic and social growth have been experienced throughout the four years of high school?
* What leadership skills have been acquired?
* What impact will be made on the global community?
 |
| 1. Write thank you notes to exhibit evaluators.
 |

Student Competency Profile

**Student’s Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

This record is intended to serve as a method of noting student achievement of the competencies in each Unit. It can be duplicated for each student, and it can serve as a cumulative record of competencies achieved in the course.

In the blank before each competency, place the date on which the student mastered the competency.

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| --- |
| **Unit 1: Introduction to Senior Seminar** |
|  | 1. | Create academic and personal S.M.A.R.T. goals for the current school year and postsecondary. |
|  | 2. | Revise the ISP based on postsecondary plans and interests. |
|  | 3. | Schedule a meeting with the high school counselor to ensure that graduation requirements will be met and postsecondary plans are current.  |
|  | 4. | Create a senior checklist for college plans/career goals.  |
| **Unit 2: Senior Digital Portfolio** |
|  | 1.  | Assess ways the senior student portfolio will demonstrate 21st century skills and growth of knowledge from across curricula and from Grades 9-12 |
|  | 2. | Demonstrate how to collect and organize artifacts into the student portfolio.  |
|  | 3.  | Evaluate progress for the completion of the final portfolio.  |
|  | 4. | Present the final portfolio for evaluation.  |
|  | 5. | Write and address formal thank you notes to mail/hand deliver to the portfolio exhibit panel members.  |
| **Unit 3: Applying for Financial Aid**  |
|  | 1. | Develop a college financial plan that identifies funding sources for, and sustainability for, each year required for a degree or certification for in a selected academic or technical program.  |
|  | 2. | Complete applications for financial aid. |
|  | 3. | Complete an application worksheet, including scholarship/financial aid deadlines and requirements to maintain each. |
|  | 4. | Participate in mock scholarship and academic interviews. |
|  | 5. | Understand the financial aid award letter process.  |
| **Unit 4: Preparing for College** |
|  | 1. | Investigate potential colleges/universities or military branches based on the ISP and career interests. |
|  | 2. | Demonstrate the ability to complete college admissions applications. |
|  | 3. | **(Applications that require essays)** Develop a written essay to meet college admissions, program entry, and/or scholarship requirements. |

|  |
| --- |
| **Unit 5: Preparing for a Career and Internship** |
|  | 1. | Participate in an internship or job shadowing experience that is related to a researched career field.  |
|  | 2. | Request a letter of recommendation from the internship or job shadowing experience.  |
|  | 3. | Submit internship or job shadowing evaluation forms. |
|  | 4. | Write a reflection that gives an overview of the internship or job shadowing experience.  |
| **Unit 6: Senior Portfolio and Exhibit** |
|  | 1. | Evaluate and prepare a senior portfolio exhibit. |
|  | 2. | Present the senior portfolio during an end-of-year student defense. |
|  | 3. | Write a reflective essay on the overall senior portfolio exhibit and high school experience. |
|  | 4. | Write thank you notes to exhibit evaluators. |
| Source: *Miss. Code Ann. § 37-16-7* |

Appendix A: Unit References/Resources

References and resources listed below were recommended by members of the CCR taskforce, teachers, and counselors who contributed to the development of this document. Any resource listed below is not to be conveyed as an endorsement of any organization or company.

**Unit 1: Introduction to Senior Seminar**

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Make a plan. (n.d.). Retrieved December 6, 2016, from [knowhow2go.acenet.edu/middle-and-high-school-students/make-a-plan.html](http://knowhow2go.acenet.edu/middle-and-high-school-students/make-a-plan.html)

**Unit 2: The Student Portfolio and Exhibit**

Example of a student-led conference presentation. Retrieved from [drive.google.com/file/d/1LZGMV\_KjjkpxS50h2HvGGr598fEymRtb/view?usp=sharing](https://drive.google.com/file/d/1LZGMV_KjjkpxS50h2HvGGr598fEymRtb/view?usp=sharing)

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Appendix B: Individual Success Plan (ISP)

Student Planning Tool for the Traditional Diploma

|  |  |  |  |
| --- | --- | --- | --- |
| I. STUDENT INFORMATION |  |  |  |
| Student Name: |  |  | MSIS#: |  |  |
| Career Cluster:(select one) Refer to guidance document for additional information |  Agriculture, Food, and Natural Resources Architecture and Construction Arts, A/V Technology, and Communications Business, Management, and Administration |  Education and Training Finance Government and Public Administration Health Science |  Hospitality and Tourism Human Sciences Information Technology Law, Public Safety, Corrections, and Security |  Manufacturing Marketing STEMTransportation, Distribution, and Logistics |
| II. TRADITIONAL DIPLOMA AND ENDORSEMENT OPTIONS (select at least one) |  |
| Academic Endorsement (26 Credits) Date Selected: | Career and Technical (CTE) Endorsement (26 Credits) Date Selected: | Distinguished Academic Endorsement (28 Credits) Date Selected: |
|  | Earn an overall GPA of 2.5. |  | Earn an overall GPA of 2.5. |  | Earn an overall GPA of 3.0. |
|  | Courses must meet MS IHL College Preparatory Curriculum (CPC) requirements. |  | Must complete a four-course sequential program of study. |  | Earn four additional Carnegie units for a total of 28 (four science and four social studies credits) |
|  | Earn MS IHL and community college-readiness benchmarks (ACT sub scores of 17 in English and 19 in math as approved by postsecondary for non-remediation at most community colleges and IHL college-ready courses in senior year or the equivalent SAT score as defined by IHL).  |  | Earn two additional Carnegie units for a total of 26. |  | Courses must meet MS IHL CPC recommended requirements.  |
|  | Earn two additional Carnegie units for a total of 26. |  | Earn silver level on ACT WorkKeys.  |  | Earn national college-readiness benchmarks on each subtest established by ACT (18 in English and 22 in math or SAT equivalency as established by College Board and IHL). |
| Must successfully complete one of the following: | Must successfully complete one of the following: | Must successfully complete one of the following: |
|  | One AP course with a C or higher and take the appropriate AP exam |  | One CTE dual credit or earn articulated credit in the high school CTE course |  | One AP course with a B or higher and take the appropriate AP exam |
|  | One Diploma Program-IB course with a C or higher and take the appropriate IB exams |  | Work-based learning experience or career pathway experience |  | One Diploma Program-IB course with a B or higher and take the appropriate IB exams |
|  | One academic dual-credit course with a C or higher in the course |  | Earn a State Board of Education-approved national credential  |  | One academic dual-credit course with a B or higher in the course |
| III. REQUIREMENTS AND RECOMMENDATIONS |
| Date Met | Requirements |
|  | Student identifies an endorsement prior to entering ninth grade. Endorsement requirements can only be changed with parental permission. (Refer to Section VI for parent signature.) |
|  | For early release, student must have met college- or career-readiness benchmarks (ACT sub scores of 17 in English and 19 in math or earned a Silver level on ACT WorkKeys or SAT equivalency sub scores). Alternately, a student must meet ALL of the following:* Have a 2.5 GPA
* On track to meet diploma requirements
* Passed or met all MAAP assessment requirements for graduation
* Concurrently enrolled in Essentials of College Math or Essentials of College Literacy
 |
| Date Met | Recommendations |
|  | For early graduation, a student should successfully complete an area of endorsement.  |
|  | Student should take a math or math equivalency senior year.  |



|  |  |
| --- | --- |
|  VI. DOCUMENTATION OF REVIEW OF INDIVIDUAL SUCCESS PLAN (ISP): Requirement at exit of seventh grade (pending accreditation approval) Signatures are only required in the second semester  |  |
| Grade | Date of Review | Supervising Educator | Parent/Guardian Signature and Date | Student Signature and Date |
| 7th |  |  |  |  |
|  |  |  |  |  |
| 8th |  |  |  |  |
|  |  |  |  |  |
| 9th |  |  |  |  |
|  |  |  |  |  |
| 10th |  |  |  |  |
|  |  |  |  |  |
| 11th |  |  |  |  |
|  |  |  |  |  |
| 12th |  |  |  |  |
|  |  |  |  |  |
| VII. NOTES |
|  |

Appendix C: Student Portfolio Guidelines and Resources

The student portfolio provides students an opportunity to demonstrate knowledge, skills, and attributes of college- and career-readiness through exemplary artifacts that answer the question “How am I prepared for college, career, and life?”. The portfolio is individualized, in that it will uniquely demonstrate the culmination of students’ aptitude in academics, 21st century skills (listed below), and personal growth. Reflecting on who they are while showing what they want to do, the portfolio allows students to communicate their preparedness of 21st century skills and knowledge of postsecondary and career interests.

The final portfolio presentation should affirm students’ ability to think critically and creatively, to solve practical problems, to make reasoned and ethical decisions, and to communicate effectively. This portfolio will require cooperation and collaboration among faculty members to ensure students have the resources needed to complete the portfolio (i.e., administrator, academic teacher, counselor, and/or media specialists).

# 21st Century Skills and Objectives

*These skills and objectives are to be used as a reference when developing the portfolio and in determining a rubric for grading. (A sample rubric has been provided)*

* **Critical Thinking**[[1]](#footnote-1)
	+ Use various types of reasoning (e.g., inductive, deductive, etc.) as appropriate to the situation.
	+ Analyze how parts of a whole interact with each other to produce overall outcomes in complex systems.
	+ Effectively analyze and evaluate evidence, arguments, claims, and beliefs.
	+ Analyze and evaluate major alternative points of view.
	+ Synthesize and make connections between information and arguments.
	+ Interpret information and draw conclusions based on the best analysis.
	+ Reflect critically on learning experiences and processes.
	+ Solve different kinds of unfamiliar problems in both conventional and innovative ways.
	+ Identify and ask significant questions that clarify various points of view and lead to better solutions.
* **Communication**1
	+ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts.
	+ Listen effectively to decipher meaning, including knowledge, values, attitudes, and intentions.
	+ Use communication for a range of purposes (e.g., to inform, instruct, motivate, and persuade).
	+ Use multiple media and technologies and know how to assess their impact and effectiveness.
	+ Communicate effectively in diverse environments (including multilingual and multicultural).
* **Creativity1**
	+ Use a wide range of idea creation techniques (such as brainstorming).
	+ Create new and worthwhile ideas (both incremental and radical concepts).
	+ Elaborate, refine, analyze, and evaluate original ideas to improve and maximize creative efforts.
	+ Develop, implement, and communicate new ideas to others effectively.
	+ Be open and responsive to new and diverse perspectives; incorporate group input and feedback into the work.
	+ Demonstrate originality and inventiveness in work and understand the real-world limits to adopting new ideas.
	+ View failure as an opportunity to learn; understand that creativity and innovation are part of a long-term cyclical process of small successes and frequent mistakes.
	+ Act on creative ideas to make a tangible and useful contribution to the field in which the innovation will occur.
* **Citizenship**
	+ Participate in activities that benefit the community in some way.
	+ Recognize the emotional benefits of participating in community service.
	+ Identify how communities determine and fulfill needs.
	+ Explore different service activities and projects that can benefit the community.
	+ Recognize that every person is a part of multiple communities.
* **College- and Career-Readiness**
	+ Demonstrate flexibility in various situations.
	+ Manage time wisely in order to complete goals in a timely manner.
	+ Complete tasks and assignments independently and in group settings.
	+ Act responsibly to oneself and towards others.
	+ Follow through with assignments or responsibilities until they are completed.
	+ Recognize the importance of being a self-directed learner.
	+ Act as a leader to guide others to success.
* **Collaboration**
	+ Demonstrate the ability to work effectively and respectfully with diverse teams.
	+ Exercise flexibility and a willingness to help make the necessary compromises to accomplish a common goal.
	+ Assume a shared responsibility for collaborative work, and value the individual contributions made by each team member.

# Artifacts

The following list is examples of areas from which students can select exemplary artifacts. This list should not be considered all inclusive. The recommended number of artifacts is 10. However, the total number of artifacts included is up to individual schools/districts.

* Classwork (e.g., assignments, papers, tests/quizzes, essays, projects, written work, journal entries, artwork, etc.)
* Photographs and videos
* Documentation from community service projects
* College essays
* Scholarship applications
* ACT scores
* PSAT scores
* WorkKeys scores
* Professional résumés
* Mock interview videos
* Internship notes and reflections
* Other

# Exemplary Artifact Check List

Use the following statements to determine if the artifact chosen could be an exemplary artifact.

* I worked on this artifact for more than one week, either independently or in class.
* I played a significant role in creating this artifact.
* I revised this artifact based on received feedback.
* I was challenged while working on this artifact.
* I can demonstrate my understanding of content standards through this artifact.
* I can explain what 21st century skills I learned or developed through this artifact.
* I can explain how this artifact connects to life outside of school and/or my future.
* I grew as a student and as an individual through this artifact.

Examples and other resources to help guide the process of developing this unit can be found at the following link: [lausdportfoliodefense.weebly.com](http://lausdportfoliodefense.weebly.com/).

# Digital Portfolio Assessment Rubric Sample

A portfolio review panel should be selected. This panel may consist of staff, school counselors, administration, and student collaborators. It is recommended that the portfolio review panel meet prior to presentations to review and discuss the scoring rubric. A sample scoring rubric has been provided below.

Individual students should meet with their staff/school counselor to schedule the date and time of their portfolio presentation. This presentation will showcase selected artifacts, self-reflections, and other assigned items that demonstrates a student’s ability to meet the demands of postsecondary/a career.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Level 4** | **Level 3** | **Level 2** | **Level 1** |
| **Artifacts Support the Following 21st Century Skills:**[ ]  Critical thinking[ ]  Collaboration[ ]  Communication[ ]  Creativity[ ]  Citizenship[ ]  College- and career-readiness | Artifacts included in the portfolio ***clearly*** connect and support the objectives under each of the 21st century skills. A ***thoughtful and thorough*** explanation is given for the selection of each of the chosen artifacts and how they support 21st Century Skills. | Artifacts included in the portfolio ***sufficiently*** connect and support the objectives under each of the 21st century skills. An ***adequate*** explanation is given for selection of each of the chosen artifacts and how they support 21st century skills. | Artifacts included in the portfolio ***partially*** connect and support the objectives under each of the 21st century skills but others do not. A ***limited*** explanation is given for the selection of each of the chosen artifacts and how they support 21st century skills. | Artifacts included in the portfolio ***do not*** connect and support the objectives stated under each of the 21st century skills. An explanation is ***not*** given for the selection of each of the chosen artifacts and how they support 21st century skills. |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Level 4** | **Level 3** | **Level 2** | **Level 1** |
| **Evidence of** **Growth** | Through the selected artifacts and written explanations, the student demonstrated ***an extraordinary level*** of academic and personal growth from the beginning of the school year to the end of the year. | Through the selected artifacts and written explanations, the student demonstrated a ***moderate level*** of academic and personal growth from the beginning of the school year to the end of the year. | Through the selected artifacts and written explanations, the student demonstrated a ***minimal amount*** of academic and personal growth from the beginning of the school year to the end of the year. | Through the selected artifacts and written explanations, the student demonstrated ***no growth*** from the beginning of the year to the end of the year.  |
| **Evidence of Self-Reflection** | There is ***extensive evidence*** of self-reflection of each artifact woven throughout the entire portfolio. The reflection demonstrates ***higher-level thinking, and great consideration*** has been factored into the connections between the reflections and artifacts. | There is ***some evidence*** of self-reflection woven throughout the entire portfolio. The student has demonstrated ***some consideration*** of the connections between the reflections and the artifacts.  | There is ***minor evidence*** of self-reflection throughout the portfolio. The student has made ***some*** connections between the reflections and the artifacts.  | There is ***no evidence*** of self-reflection in any part of the portfolio. The student ***has not*** made any connections between the reflections and the artifacts.  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Level 4** | **Level 3** | **Level 2** | **Level 1** |
| **Variety of Artifacts** | There is a variety of ***10 or more***artifacts included in the portfolio. The artifacts were creatively chosen to show academic and personal growth while reflecting 21st century skills. | There is a variety of less than ***10 and more than six*** artifacts included in the portfolio. ***Some*** creativity was used, with artifacts chosen to show academic and social growth while reflecting 21st century skills.  | There is a variety of ***six or less***artifacts selected. ***Minimal*** creativity was used to show how each artifact reflects 21st century skills. | There is a variety of ***five or less*** artifacts included in the portfolio. ***No creativity*** was used in choosing artifacts to show academic and personal growth while reflecting 21st century skills. |
| **Visual Appeal and Organization**  | The portfolio is professional and well-organizedand there is **extensive** evidence the student carefully planned the appearance of the portfolio. The portfolio is organized to where the audience can easily identify significant connections between artifacts, explanations, and reflections without any confusion.  | The portfolio is aesthetically pleasing and organized. There is ***some*** evidence that the student carefully planned the appearance of the portfolio. The portfolio is organized so that the audience can identify some connection between artifacts, explanations, and reflections with minimal confusion.  | The portfolio is **limited** in aesthetically pleasing characteristics. There is little evidence the student sufficiently planned the portfolio. The portfolio is arranged in sections that may not have a specific order or organization. The audience has moderate difficulty identifying some connection between artifacts, explanations, and reflections. | The portfolio is not aesthetically pleasing in any way. There is **no evidence** that thought was put into planning the appearance of the portfolio. The portfolio has no order or organization. The audience is unable to identify a connection between artifacts, explanations, and/or reflections. |
| **Presentation Preparation** | ***All*** aspects of the presentation are well prepared, and the student demonstrates a ***complete grasp*** of the portfolio’s purpose. | ***Most*** aspects of the presentation are well prepared. ***Most*** aspects of the portfolio’s purpose are ***completely*** understood by the student. | ***Most*** aspects of the presentation are well prepared. ***Some major*** aspects of the portfolio’s purpose **are not completely** understood by the student. | ***Some*** aspects of the presentations were ***not well prepared***. **Some** aspects of the portfolio’s purpose ***were not completely*** understood by the student. |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Level 4** | **Level 3** | **Level 2** | **Level 1** |
| **Public Speaking Skills** |  The student has good voice inflection and does an outstanding job in the speaking aspect of the presentation. |  The student has generally good voice inflection and makes very few errors in speaking or communicating | The student has some voice inflection and does attempt to communicate clearly, making a few errors in communicating.  | The student has very few changes in voice inflection and makes some major errors in communicating. |
| **Balance of Product and Process** | The student has been ***highly engaged*** with the entire portfolio process throughout the whole year. It is evident that the student took optimal pride in selecting the artifacts.  | The student has been ***engaged*** with the portfolio process throughout the year. There is evidence that the student took pride in selecting the artifacts.  | The student has been ***somewhat engaged*** with the portfolio process throughout the year.  | The student has ***not been engaged*** with the portfolio process throughout the year.  |

# Student Artifact Reflection Sheet

Which one of the 21st century skills does this artifact address?

[ ]  Critical thinking [ ]  Collaboration [ ]  Communication

[ ]  Creativity [ ]  Citizenship [ ]  College- and career-readiness

Describe the artifact that you have chosen. Where and when is it from? If applicable, describe the assignment or activity. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

How does this artifact support the objectives under the identified 21st century skill?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

How can this skill be applied in college, career, and/or life?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Appendix D: 21st Century Skills

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Unit 1** | **Unit 2** | **Unit 3** | **Unit 4** | **Unit 5** | **Unit 6** |
| **21st Century Standards** |  |  |  |  |  |  |
| CS1 |  |  |  |  |  |  |
| CS2  |  |  | X |  |  |  |
| CS3 |  |  |  |  |  |  |
| CS4 |  |  |  |  |  |  |
| CS5 |  |  |  |  |  |  |
| CS6 | X | X |  |  | X |  |
| CS7 | X | X | X | X | X |  |
| CS8 | X | X | X | X | X |  |
| CS9 | X | X | X | X | X |  |
| CS10 |  |  |  |  |  |  |
| CS11 |  |  |  |  |  |  |
| CS12 | X | X |  | X | X |  |
| CS13 | X | X | X | X | X |  |
| CS14 |  |  |  |  | X |  |
| CS15 |  | X |  |  | X |  |
| CS16 |  |  |  |  | X |  |

**CSS1-21st Century Themes**

**CS1 Global Awareness**

1. Using 21st century skills to understand and address global issues
2. Learning from and working collaboratively with individuals representing diverse cultures, religions, and lifestyles in a spirit of mutual respect and open dialogue in personal, work, and community contexts
3. Understanding other nations and cultures, including the use of non-English languages

**CS2 Financial, Economic, Business, and Entrepreneurial Literacy**

1. Knowing how to make appropriate personal economic choices
2. Understanding the role of the economy in society
3. Using entrepreneurial skills to enhance workplace productivity and career options

**CS3 Civic Literacy**

1. Participating effectively in civic life through knowing how to stay informed and understanding governmental processes
2. Exercising the rights and obligations of citizenship at local, state, national, and global levels
3. Understanding the local and global implications of civic decisions

**CS4 Health Literacy**

1. Obtaining, interpreting, and understanding basic health information and services and using such information and services in ways that enhance health
2. Understanding preventive physical and mental health measures, including proper diet, nutrition, exercise, risk avoidance, and stress reduction
3. Using available information to make appropriate health-related decisions
4. Establishing and monitoring personal and family health goals
5. Understanding national and international public health and safety issues

**CS5 Environmental Literacy**

1. Demonstrating knowledge and understanding of the environment and the circumstances and conditions affecting it, particularly as relates to air, climate, land, food, energy, water, and ecosystems
2. Demonstrating knowledge and understanding of society’s impact on the natural world (e.g., population growth, population development, resource consumption rate, etc.)
3. Investigating and analyzing environmental issues and make accurate conclusions about effective solutions
4. Taking individual and collective action toward addressing environmental challenges (e.g., participating in global actions, designing solutions that inspire action on environmental issues)

**CSS2-Learning and Innovation Skills**

**CS6 Creativity and Innovation**

1. Think creatively.
2. Work creatively with others.
3. Implement innovations.

**CS7 Critical Thinking and Problem Solving**

1. Reason effectively.
2. Use systems thinking.
3. Make judgments and decisions.
4. Solve problems.

**CS8 Communication and Collaboration**

1. Communicate clearly.
2. Collaborate with others.

**CSS3-Information, Media and Technology Skills**

**CS9 Information Literacy**

1. Access and evaluate information.
2. Use and manage information.

**CS10 Media Literacy**

1. Analyze media.
2. Create media products.

**CS11 ICT Literacy**

1. Apply technology effectively.

**CSS4-Life and Career Skills**

**CS12 Flexibility and Adaptability**

1. Adapt to change.
2. Be flexible.

**CS13 Initiative and Self-Direction**

1. Manage goals and time.
2. Work independently.
3. Be self-directed learners.

**CS14 Social and Cross-Cultural Skills**

1. Interact effectively with others.
2. Work effectively in diverse teams.

**CS15 Productivity and Accountability**

1. Manage projects.
2. Produce results.

**CS16 Leadership and Responsibility**

1. Guide and lead others.
2. Be responsible to others.

Appendix E: National Standards in K-12 Personal Finance

The following standards were obtained from Jump$tart. These standards, which were used in the development of Unit 6: Financial Literacy, can be found at the following link:[jumpstart.org/what-we-do/support-financial-education/standards/](https://www.jumpstart.org/what-we-do/support-financial-education/standards/).

**Spending and Saving**

* Apply strategies to monitor income and expenses, plan for spending, and save for future goals.
	+ Standard 1. Develop a plan for spending and saving.
	+ Standard 2. Develop a system for keeping and using financial records.
	+ Standard 3. Describe how to use different payment methods.
	+ Standard 4. Apply consumer skills to spending and saving decisions.

**Credit and Debt**

* Develop strategies to control and manage credit and debt.
	+ Standard 1. Analyze the costs and benefits of various types of credit.
	+ Standard 2. Summarize a borrower’s rights and responsibilities related to credit reports.
	+ Standard 3. Apply strategies to avoid or correct debt management problems. Standard 4. Summarize major consumer credit laws.

**Employment and Income**

* Use a career plan to develop personal income potential.
* Standard 1. Explore job and career options.
* Standard 2. Compare sources of personal income and compensation.
* Standard 3. Analyze factors that affect net income.

Investing

* Implement a diversified investment strategy that is compatible with personal financial goals.
	+ Standard 1. Explain how investing may build wealth and help meet financial goals.
	+ Standard 2. Evaluate investment alternatives.
	+ Standard 3. Demonstrate how to buy and sell investments.

Standard 4. Investigate how agencies protect investors and regulate financial markets and products.

**Risk Management and Insurance**

* Apply appropriate and cost-effective risk management strategies.
	+ Standard 1. Identify common types of risks and basic risk management methods.
	+ Standard 2. Justify reasons to use property and liability insurance.
	+ Standard 3. Justify reasons to use health, disability, long-term care, and life insurance.

**Financial Decision-Making**

* Apply reliable information and systematic decision-making to personal financial decisions.
	+ Standard 1. Recognize the responsibilities associated with personal financial decisions.
	+ Standard 2. Use reliable resources when making financial decisions.
	+ Standard 3. Summarize major consumer protection laws.
	+ Standard 4. Make criteria-based financial decisions by systematically considering alternatives and consequences.
	+ Standard 5. Apply communication strategies when discussing financial issues.
	+ Standard 6. Analyze the requirements of contractual obligations.
	+ Standard 7. Control personal information.
	+ Standard 8. Use a personal financial plan.

Appendix F: National Standards for Financial Literacy

The following standards were obtained from the Council of Economic Education. These standards, which were used in the development of Unit 6: Financial Literacy, can be found at the following link: [councilforeconed.org/wp-content/uploads/2013/02/national-standards-for-financial-literacy.pdf](https://www.councilforeconed.org/wp-content/uploads/2013/02/national-standards-for-financial-literacy.pdf).

**Summary of the Standards**

1. **Earning Income**

Income for most people is determined by the market value of their labor, paid as wages and salaries. People can increase their income and job opportunities by choosing to acquire more education, work experience, and job skills. The decision to undertake an activity that increases income or job opportunities is affected by the expected benefits and costs of such an activity. Income also is obtained from other sources such as interest, rents, capital gains, dividends, and profits.

1. **Buying Goods and Services**

People cannot buy or make all the goods and services they want; as a result, people choose to buy some goods and services and not others. People can improve their economic well-being by making informed spending decisions, which entails collecting information, planning, and budgeting.

1. **Saving**

Saving is the part of income that people choose to set aside for future uses. People save for different reasons during their lives. People make different choices about how they save and how much they save. Time, interest rates, and inflation affect the value of savings.

1. **Using Credit**

Credit allows people to purchase goods and services that they can use today and pay for those goods and services in the future with interest. People choose among different credit options that have different costs. Lenders approve or deny applications for loans based on an evaluation of the borrower’s past credit history and expected ability to pay in the future. Higher-risk borrowers are charged higher interest rates; lower-risk borrowers are charged lower interest rates.

1. **Financial Investing**

Financial investment is the purchase of financial assets to increase income or wealth in the future. Investors must choose among investments that have different risks and expected rates of return. Investments with higher expected rates of return tend to have greater risk. Diversification of investment among several choices can lower investment risk.

1. **Protecting and Insuring**

People make choices to protect themselves from the financial risk of lost income, assets, health, or identity. They can choose to accept risk, reduce risk, or transfer the risk to others. Insurance allows people to transfer risk by paying a fee now to avoid the possibility of a larger loss later. The price of insurance is influenced by an individual’s behavior.

1. National Education Association. (n.d.). *Preparing 21st Century Students for a Global Society: An Educator’s Guide to the “Four Cs.”* Retrieved June 30, 2016, from [nea.org/tools/52217.htm](http://www.nea.org/tools/52217.htm) [↑](#footnote-ref-1)