

Kentucky Academic Standards



Career Studies

CAREERS

Primary - Grades K-3

EXPLORATION

Identify the reasons why people need to work (e.g., chores, jobs, employment) to meet basic needs and personal goals (e.g., food, clothing, shelter).

Describe the different job opportunities that are available in the community.

Recognize that interests, values and abilities influence career choices.

PREPARATION

Explain how subjects students are learning in school (mathematics, reading/writing, science, social studies, etc.) impacts future jobs/careers.

Learn and practice to be a good digital citizen.

APPLICATION

Use technology to enhance learning and communication.

Demonstrate Essential Skills across a variety of settings.

CAREERS

Intermediate - Grades 4-5

EXPLORATION

Analyze why people need to work (e.g., earn money, contribute to society, develop identity as a worker, enhance self-esteem) to meet basic needs (e.g., food, clothing, shelter) and for personal satisfaction and enjoyment.

Describe work done by personnel and other individuals in the school community.

Identify and describe jobs within the [16 KY Career Clusters](#) (e.g., Information Technology, Manufacturing, Health Science and Transportation, Distribution and Logistics).

Describe the impact of individual interests, values and abilities on career choices.

PREPARATION

Explain how subjects students are learning in school (mathematics, reading/writing, science, social studies, etc.) impacts future jobs/careers.

Use various sources of career information (e.g., Career Day, guest speaker, field trips, virtual field trips, career fairs, career websites) to evaluate jobs/careers that reflect individual interests/needs.

Learn and practice to be a good digital citizen (e.g., privacy, communication, going places safely, web or online searching, digital etiquette).

APPLICATION

Use technology to enhance learning and communication.

Apply Essential Skills across a variety of settings.

CAREERS

Middle School - Grades 6-8

EXPLORATION

Analyze how career choices impact lifestyle.

Explore the cost (monetary and time) of post-secondary education, including possible sources of funding.

Recognize that roles in the workplace and in the community are constantly changing (e.g., librarian to media specialist, energy industries due to technology and supply and demand, work from home vs. work).

Explore career choices in a variety of career clusters/career pathways through a variety of ways (e.g., technology, newspapers, magazines, counselors) and experiences (e.g., shadowing, mentoring, career fairs, class speakers) that can be used for locating job and career information.

Use information from personal inventory surveys to explore, evaluate and refine career options in order to chart an educational pathway at the secondary level.

PREPARATION

Analyze common skills (both academic and technical) in a chosen career pathway that allows for a variety of opportunities in different careers, e.g., extracurricular activities, community experience, volunteer work, etc.

Use various sources of career information (e.g., Career Day, guest speaker, field trips, virtual field trips, career fairs, career websites) to evaluate jobs/careers that reflect individual interests/needs.

Create and maintain an Individual Learning Plan (ILP) as a tool to explore self-knowledge and academic aptitude and understand that career paths should relate to interests, values and abilities.

Identify high school and career/ technical center courses and programs that support career or occupational areas of interest.

Practice to be a good digital citizen (e.g., intellectual property, copyright, online reputation, cyberbullying, digital footprint etc.).

Assess the relationship between personal behavior and employability (e.g., impact of online behavior, community involvement, extra curriculars, digital citizenship, academic achievement, etc.).

APPLICATION

Use technology to enhance learning and communication.

Apply Essential Skills across a variety of settings.

CAREERS

High School - Grades 9-12

EXPLORATION

Explore the cost (e.g., monetary and personal) of post-secondary education, including possible sources of funding.

Explore post-secondary options related to personal career goals.

PREPARATION

Apply knowledge of resources available in selecting and planning for an occupation in a career cluster/pathway.

Develop common skills, e.g., academic and technical, including extracurricular activities, community experience, volunteer work, etc., that allow for a variety of opportunities in a chosen career pathway.

Assess and modify the educational plan to prepare for future career opportunities by:

- a. creating and continuously updating the Individual Learning Plan as a tool to explore self-knowledge and academic aptitude and understand that career paths should relate to interests, aptitude, and abilities.
- b. making decisions and set goals to plan for their future.
- c. employing fundamental employability skills (e.g., completing resume, job applications, college applications and scholarships, participating in mock interviews, etc.).

Take part in opportunities to understand what it takes to obtain and retain a job/career, e.g.,

- college visits, including community technical colleges, 4-year colleges, military service, etc.
- guest speakers
- cooperative education, entrepreneurial program, internship, mentoring, school-based enterprises, service learning and shadowing.

Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings in a geographic location and job outlook in a geographical area.

Research and predict additional requirements/training that would create opportunities of growth within the career/field.

Assess the relationship between personal behavior and employability (e.g., impact of online behavior, community involvement, extra curriculars, industry certifications, driving record, etc.).

Practice to be a good digital citizen (e.g., intellectual property, copyright, online reputation, cyberbullying, digital footprint etc.).

APPLICATION

Use technology to enhance learning and communication.

Apply Essential Skills across a variety of settings.

ESSENTIAL SKILLS**Primary - Grades K-3****ADAPTABILITY**

Identify ways to apply learned skills in a variety of situations.

Demonstrate flexibility and willingness to try new things (e.g., changes in schedules, routines, procedures).

DILIGENCE

Practice grit, resilience and perseverance by showing willingness to complete a task.

Identify short term goals.

INITIATIVE

Practice on task behaviors with limited direction.

Practice personal responsibility and pride in assigned work.

KNOWLEDGE

Demonstrate understanding of classroom procedures, activities.

Demonstrate knowledge of important concepts in learning.

RELIABILITY

Recognize the importance of time management.

Practice ethical behavior in various situations.

Exhibit self-control with guidance.

DRUG FREE

Recognize the dangers and risks associated with drug use.

WORKING WELL WITH OTHERS

Recognize that differences exist in individuals, families and communities.
Cooperate, communicate and collaborate effectively with peers (with guidance).
Identify appropriate strategies to resolve conflicts with guidance.
Identify and practice appropriate roles and responsibilities to ensure the success of a group (group norms) with guidance.

ESSENTIAL SKILLS
Intermediate - Grades 4-5
ADAPTABILITY
Apply learned skills in a variety of situations.
Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving).
DILIGENCE
Demonstrate grit, resilience and perseverance by showing willingness to complete a task.
Identify and prioritize short term goals.
INITIATIVE
Demonstrate on task behaviors with minimal direction.
Recognize failure as a learning opportunity.
Demonstrate personal responsibility and pride in assigned work.
KNOWLEDGE
Demonstrate understanding of classroom procedures and activities.
Explain important concepts in learning to an authentic audience.
RELIABILITY
Demonstrate consistent punctuality in a variety of activities.
Practice ethical behavior in various situations.
Exhibit self-control with minimal guidance.
DRUG FREE
Explain the dangers and risks associated with drug use.
WORKING WELL WITH OTHERS

Recognize that differences exist in individuals, families, communities, cultures and varying points of view.

Cooperate, communicate and collaborate effectively with peers (with minimal guidance).

Identify appropriate strategies to resolve conflicts.

Identify and practice appropriate roles and responsibilities to ensure the success of a group (group norms).

ESSENTIAL SKILLS

Middle School - Grades 6-8

ADAPTABILITY

Practice learned skills in a variety of situations to solve real-world problems.

Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).

DILIGENCE

Demonstrate grit, resilience and perseverance by showing willingness to complete a task.

Outline goals and priorities necessary to complete tasks.

INITIATIVE

Apply failure as a learning opportunity.

Demonstrate on task behaviors with minimal direction.

Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning).

KNOWLEDGE

Describe important concepts in reading, writing and mathematics.

Apply and explain important concepts in learning to an authentic audience.

RELIABILITY

Demonstrate consistent punctuality in a variety of activities with minimal guidance.

Describe appropriate attire for various situations.

Exhibit ethical behavior in various situations.

Exhibit self-control.

DRUG FREE

Identify and explain the consequences of substance abuse.

Explain the need for random drug screening.

WORKING WELL WITH OTHERS

Demonstrate an understanding of, and commitment to, inclusiveness and respect for diversity in the learning community and respect for the differences that exist in individuals, families, communities, cultures and varying points of view.

Practice effective conflict resolution strategies with minimal guidance.

Practice appropriate roles and responsibilities to ensure the success of a group (group norms).

ESSENTIAL SKILLS

High School - Grades 9-12

ADAPTABILITY

Develop a solution using learned skills to solve real-world problems.

Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).

DILIGENCE

Demonstrate grit, resilience and perseverance by showing willingness to complete a task.

Outline and examine goals and priorities necessary to complete tasks.

INITIATIVE

Evaluate failure as a learning opportunity.

Model on task behavior with minimal direction.

Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning).

Document and reflected upon mastered skills (e.g., portfolio, resume, application packet, etc.)

KNOWLEDGE

Apply and relate important concepts in reading, writing and mathematics.

Defend important concepts in learning to an authentic audience.

RELIABILITY

Demonstrate consistent punctuality in a variety of activities.

Infer appropriate attire for various situations.

Model ethical behavior in various situations.

Model self-control in all situations.
DRUG FREE
Identify and explain the consequences of substance abuse.
Explain the need for random drug screening.
WORKING WELL WITH OTHERS
Model an understanding of and commitment to inclusiveness and respect for diversity in the learning community and respect for the differences that exist in individuals, families, communities, cultures and varying points of view.
Model effective conflict resolution strategies.
Modeling appropriate roles and responsibilities to ensure the success of a group (group norms).

FINANCIAL LITERACY
Primary - Grades K-3
CAREERS, EDUCATION & INCOME
People need to work to meet basic needs.
CREDIT & DEBT
Explain the difference between buying and borrowing.
DECISION MAKING & MONEY MANAGEMENT
Identify the difference between wants and needs (e.g., food, clothing and shelter) and the relationship to consumer decisions.
Identify why people make financial choices.
Planning helps people make choices about how to use their money.
Financial decisions impact the achievement of short and long-term goals.
SAVING & INVESTING
Investigate different ways to save money (e.g., piggy bank, local bank, savings bonds).
MONEY & THE ECONOMY
Identify things people buy, e.g., goods, services (i.e., tasks performed by others), leisure activities, etc.
Explore ways people pay for goods or services.

INSURANCE & RISK MANAGEMENT

Identify ways to keep possessions, including money, safely at home and other places.

Explain the reasons for not sharing personal information with strangers.

FINANCIAL LITERACY

Intermediate - Grades 4-5

CAREERS, EDUCATION & INCOME

Compare the financial impacts of a career choice, (e.g., financial goals, desired lifestyles, values, etc.)

Identify ways people earn income, e.g., wages, salaries and tips.

CREDIT & DEBT

Explain how credit is used a basic financial tool.

Explain how borrowing money to buy something usually costs more than paying cash because there is a price (interest and fees) for buying on credit.

DECISION MAKING & MONEY MANAGEMENT

Identify factors and experiences such as role models and peer pressure, that affect spending patterns.

Investigate savings plans and budgets in making financial decisions by:

- a. explaining the purpose of a budget.
- b. defining basic components (e.g. income, expenses and savings).
- c. developing a simple savings plan that would achieve a specific goal.

Explain how financial management is needed to meet the goals of individuals and families by:

- a. describing various types of expenses (e.g., food, clothing, entertainment) and savings (e.g., piggy bank, bank account).
- b. investigating goals pertaining to money that might affect individuals and families and their values.

SAVING & INVESTING

Explain how investing puts money to work to earn more money for the future.

Describe reasons (i.e., financial goals) people invest for the future.

MONEY & THE ECONOMY

Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device).

Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).

Explain that people are required to pay taxes for which they receive government services.

INSURANCE & RISK MANAGEMENT

Describe risks that are a part of daily life.

Identify choices people have for dealing with risk.

List types of personal information that should not be disclosed to others in person or online.

FINANCIAL LITERACY

Middle School - Grades 6-8

CAREERS, EDUCATION & INCOME

Develop and manage financial goals for the future based on one's career choice and lifestyle expectations to meet the needs of individuals and families.

Explain how income can be earned or unearned.

Explain net income (i.e., wages and salaries minus payroll deductions equal net income or take-home pay).

CREDIT & DEBT

Compare a variety of credit sources from which consumers can choose to borrow.

Compare the costs and benefits of buying on credit that are key to making a good borrowing decision.

DECISION MAKING & MONEY MANAGEMENT

Evaluate financial management resources and how they are needed to meet the goals of individuals and families by:

- a. prioritizing financial goals.
- b. explaining various types of expenses, budgets (fixed/flexible), and savings.
- c. developing and explaining a savings plan and budget based on specific short and long-term financial goals.

Apply decision making strategies when buying products.

Compare and evaluate products and services based on major factors (e.g., brand name, price, quality feature, availability) when making consumer decisions.

Investigate how culture, media and technology impact the family and consumer decision making by:

- a. explaining ways consumer buying practices are influenced by social factors, economic principles, peer pressure, desire for status and advertising techniques (e.g., bandwagon, facts and figures, emotional appeal, endorsement/testimonials).
- b. exploring the positive and negative effects of advertising techniques (e.g., free samples, coupons, use of gimmicks, misleading/false information, social media).
- c. explaining the impact they have on consumer decisions.

SAVING & INVESTING

List examples of investments for current income and investments for future growth.

MONEY & THE ECONOMY

Compare the relationship between supply and demand and their role in meeting consumer needs.

INSURANCE & RISK MANAGEMENT

Research federal government depository insurance coverage and limits related to consumer bank and credit union accounts.

Investigate the use of insurance to cover risk of financial loss (e.g. liability, health, auto, renter, home).

FINANCIAL LITERACY

High School 9-12

CAREERS, EDUCATION & INCOME

Identify the financial impacts of a career choice.

- a. Examine the relationship between personal financial goals and career choice.
- b. Evaluate the correlation between education, training and potential lifetime income.
- c. Compare the advantages and disadvantages of being an employee versus being self-employed.

Analyze how economic conditions can affect income and career opportunities (e.g. job outlook and cost of living).

Evaluate the costs and funding sources for post-secondary education and training.

- a. Identify sources of funding (e.g. loans, scholarships, grants, military) to assist in post-secondary education opportunities and the cost of repayment.
- b. Understand the process for and benefits of FAFSA completion.

Analyze components of employment compensation.

- a. Compare compensation methods including hourly, salary and commission-based packages.
- b. Evaluate benefits packages and retirement plan options and how they add value to your overall compensation.
- c. Understand that salaries and benefits may be negotiable.

Analyze the factors that determine net income.

- a. Interpret a paycheck stub.
- b. Differentiate between gross, net, and taxable income.
- c. Be familiar with IRS forms W-4, I-9, W-2 and 1040.

CREDIT & DEBT

Develop strategies to control and manage credit and debt.

- a. Interpret the components of a credit report.
- b. Investigate ways that credit scores can affect a consumer's financial options.
- c. Compare the organizations providing credit counseling services.
- d. Understand the causes of and implications of bankruptcy.

Analyze the costs and benefits of using credit.

- a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions.
- b. Identify the advantages and disadvantages of basic types of credit (e.g. unsecured vs. secured credit, credit cards, installment loans, revolving credit, student loans and predatory lenders).
- c. Describe the risks, responsibilities and rights associated with using credit (e.g. APR, grace period, late fees, finance charges, default rates, interest and closing costs).

DECISION MAKING & MONEY MANAGEMENT

- a. Identify why people make financial choices.
- b. Evaluate the role of emotions, attitudes and behavior in making financial decisions.
- c. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.
- d. Analyze the opportunity costs of short- and long-term financial decisions.

Apply the PACED formal decision-making model to make financial decisions:

- Identify the Problem
- List Alternatives
- Explain Criteria
- Evaluate
- Decide

Identify the components of a personal budgeting process.

- a. Align goals with desired lifestyle expectations.
- b. Develop a budget based on calculated income.
- c. Identify and prioritize fixed, variable and periodic budget categories.
- d. Emphasize the importance of proactive budget priorities, such as pay yourself first, emergency fund, insurance and charitable contributions.
- e. Compare tools for tracking of a budget, income and expenditures, such as the envelope system, paper tracking and online or software options.
- f. Emphasize the importance of comparison shopping, buying strategies, negotiation and sales and marketing strategies in purchasing.
- g. Develop a system for monitoring personal financial documents including proper storage and disposal.

Identify the major types of financial institutions and their products (e.g. CD, money market, savings accounts) and services.

Demonstrate how to use different payment methods including checks, debit cards and digital payments.

Differentiate among various financial professionals, their compensation methods and possible conflicts of interest including financial planners, counselors, CPAs, investment consultants and insurance agents.

SAVING & INVESTING

Examine implications of the time value of money.

- a. Understand opportunity costs of saving vs spending.
- b. Analyze inflation and its effect on purchasing power.
- c. Understand the impact of compound interest and the benefits of investing early.

Evaluate investment alternatives.

- a. Differentiate between insured and uninsured investments.
- b. Compare traditional and Roth IRAs.
- c. Examine employer-sponsored retirement opportunities.
- d. Describe mutual funds, ETFs, stocks and bonds.

Explain the components of a prudent investment strategy compatible with personal financial goals:

- Risk vs reward
- Risk tolerance
- Diversification
- Rebalancing

MONEY & THE ECONOMY

Interpret the role and function of money in society.

- a. Explain how money facilitates trade, borrowing, saving, investing and comparing the value of goods and services.
- b. Explain the functions of money: medium of exchange, unit of measure and store of value.
- c. Understand that inflation is an increase in the overall price level that reduces the value of money

Identify the role of financial intermediaries in the economy.

- a. Facilitates exchange between savers and lenders

Illustrate how government uses taxation to generate revenue, manage the economy and to discourage/encourage certain behaviors.

Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.

Explain the role of the government in administering social insurance programs such as Medicare, Medicaid, Social Security (OASDI), unemployment and workers' compensation.

Identify the role of regulatory agencies such as the Federal Reserve, FDIC/NCUA, FTC, SEC/FINRA, IRS and state regulatory agencies.

INSURANCE & RISK MANAGEMENT

Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.

Analyze the costs and benefits of using various insurance management strategies.

- a. Identify the major types of insurance:
 - liability
 - property: auto, motorcycle, boat, jewelry, etc.
 - health/dental/vision
 - life
 - homeowners/renters
 - disability
- b. Explain the tax implications of insurance.

Identify strategies for protecting personal financial information and resources.

- a. Identify ways to avoid identity theft and fraud, such as securing sensitive financial data, using care in online activities and properly disposing of sensitive documents.
- b. Understand how to recover from fraud and identity theft.
- c. Discuss ways to avoid financial scams such as Ponzi schemes and other illegal practices.