



Kentucky Academic Standards for Career Studies and Financial Literacy

704 KAR 8:080

Organized by Domains

▶ Careers

▶ Essential Skills

- Replaces Employability domain
- KRS 158.1413 Essential Workplace Ethics Instruction

▶ Financial Literacy

- KRS 158.1411 Financial Literacy high school graduation requirement

Kentucky Academic Standards



Career Studies

Career Studies Standards Development Timeline

August 2018	Develop application and submit for posting
September 2018	Call for applications for committees
October 2018	Post existing standards for public comment
October 2018	Review applications and select committee members
November 2018	Business & Education (B&E) Advisory Panel meeting to develop overarching strands for the Career Studies standards
November 2018	Revision & Writing Committee (RWC) meeting to develop a draft of the Career Studies standards based on recommendations from the B&E Advisory Panel
January 2019	RWC meeting to continue draft development
February 2019	Open draft standards for public comment/feedback
March 2019	Joint meeting of B&E and RWC groups to address public comment
May 2019	Draft standards delivered to Commissioner for review
June/July 2019	Commissioner takes to Interim Joint Committee for review
July 2019	Standards/Assessment Review and Process Committee reviews
August 2019	First reading by Kentucky Board of Education
October 2019	Second reading by Kentucky Board of Education

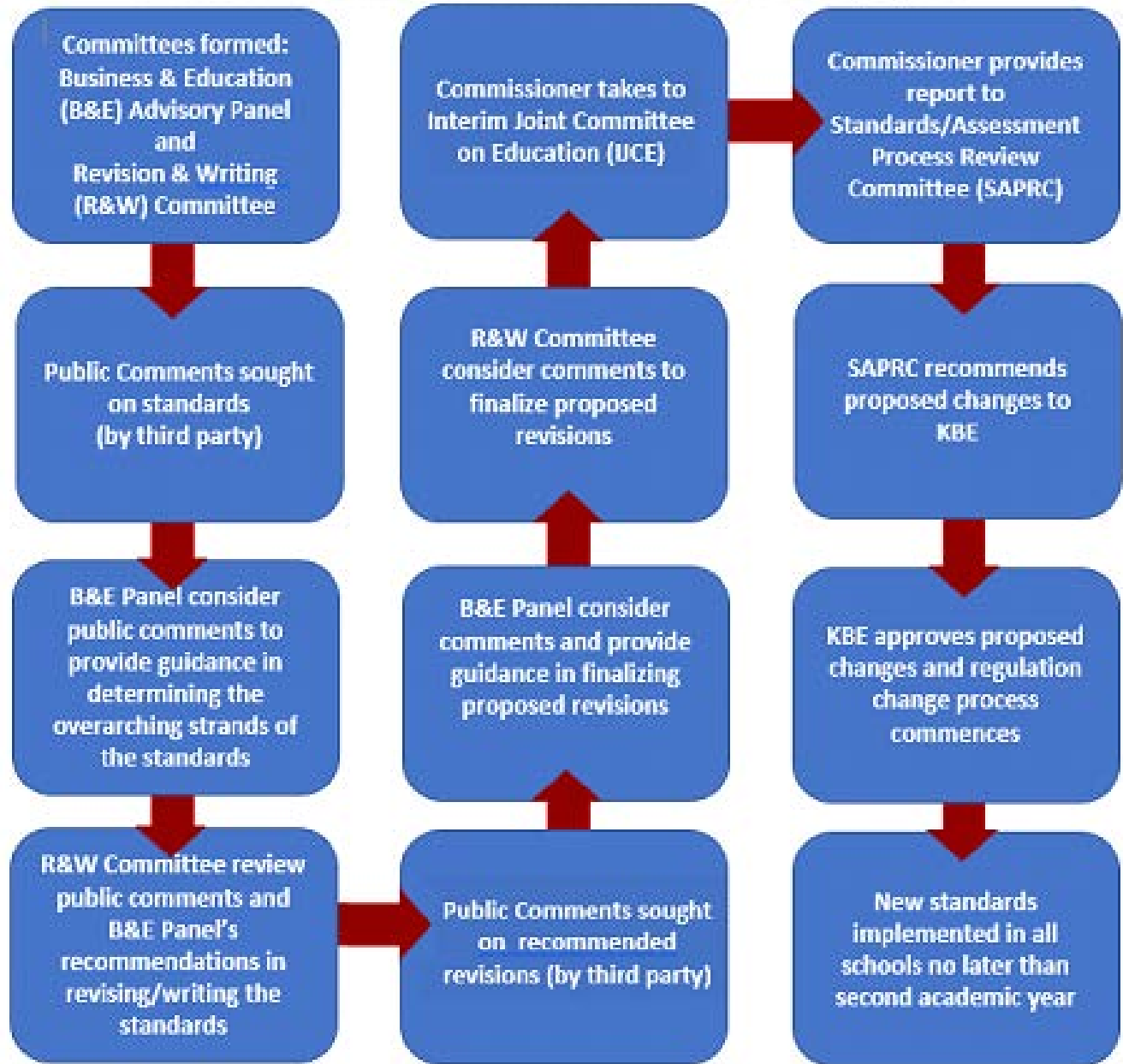


Financial Literacy Standards Development Timeline

August 2018	Develop application and submit for posting
September 2018	Call for applications for committees
October 2018	Post existing standards for public comment
October 2018	Review applications and select committee members
November 2018	Business & Education (B&E) Advisory Panel meeting to develop overarching strands for the Financial Literacy standards
November 2018	Revision & Writing Committee (RWC) meeting to develop a draft of the Financial Literacy standards based on recommendations from the B&E Advisory Panel
January 2019	RWC meeting to continue draft development
February 2019	Open draft standards for public comment/feedback
March 2019	Joint meeting of B&E and RWC groups to address public comment
May 2019	Draft standards delivered to Commissioner for review
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Career Studies Standards Review Process – to occur every 6 years



Development Teams

CAREER STUDIES

- ▶ **Business & Education Advisory Panel**
 - 4 stakeholders
 - 5 educators
 - 1 elementary
 - 1 middle school
 - 2 high school
 - 1 post-secondary

- ▶ **Revision & Writing Committee**
 - 10 educators
 - 3 elementary
 - 3 middle school
 - 3 high school
 - 1 post-secondary

FINANCIAL LITERACY

- ▶ **Business & Education Advisory Panel**
 - 6 stakeholders
 - 4 educators
 - 3 high school
 - 1 post-secondary

- ▶ **Revision & Writing Committee**
 - 8 educators
 - 6 high school
 - 2 post-secondary



Development Team Members

Members represented:

- Academic and Career and Technical Educators
- Associated General Contractors of America (AGC)
- Chamber of Commerce
- Council for Economic Education
- Office of KY State Treasurer Allison Ball
- Entrepreneurs
- Financial Professionals
- Jumpstart



Writer's Vision

All students will graduate from high school with the knowledge and skills needed to become successful lifelong learners and productively engaged citizens. To achieve this, the team envisioned standards that:

- allow for integration of career exploration across content areas;
- enhance the learning of academic subjects;
- foster development of skills essential to the workplace;
- consider the role of personal values, interests and aptitudes in career choices; and,
- support students' ability to manage personal and workplace resources including time, materials and finances.



Organization of the Standards

Consist of three domains:

- Essential Skills
- Careers
- Financial Literacy

Arranged by grade-bands:

- Primary - K-3
- Intermediate – 4-5
- Middle School – 6-8
- High School – 9-12



Standards Coding



Coding

The coding for the standards begins with an abbreviation of the domain followed by the grade-level in the middle and the standard number at the end.

Domain abbreviations include:

- ES – Essential Skills
- C – Careers
- FL – Financial Literacy

Strands (not denoted in the coding)

Grade-bands are denoted by:

- P – Primary – Grades K-3
- I – Intermediate – Grades 4-5
- M – Middle – Grades 6-8
- H – High – Grades 9-12

Standard number

FINANCIAL LITERACY	
INTERMEDIATE - GRADES 4-5	
CAREERS, EDUCATION & INCOME	
FL.I.1	Compare the financial impacts of a career choice, (e.g., financial goals, desired lifestyles, values)
FL.I.2	Identify ways people earn income (e.g., wages, salaries, tips).
CREDIT & DEBT	
FL.I.3	Explain how credit is used a basic financial tool.
FL.I.4	Explain how borrowing money (credit) is more expensive than paying cash (e.g., interest, fees).

Essential Skills

- ▶ Replaces the previous Employability Skills domain
- ▶ KRS 158.1413: Essential workplace ethics instruction program requires that all students in elementary, middle and high school receive essential workplace ethics instruction

ESSENTIAL SKILLS	
MIDDLE SCHOOL - GRADES 6-8	
ADAPTABILITY	
ES.M.1	Practice problem solving skills in a variety of situations to apply to real-world problems.
ES.M.2	Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).
DILIGENCE	
ES.M.3	Demonstrate resilience and perseverance by showing willingness to complete a task.
ES.M.4	Outline goals (short and long term) and prioritize as necessary to complete task.
INITIATIVE	
ES.M.5	Apply failure as a learning opportunity.
ES.M.6	Practice on-task behaviors with minimal direction.
ES.M.7	Practice, apply and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning).
KNOWLEDGE	
ES.M.8	Apply reading, writing, mathematics, science and technology skills to authentic, real-world tasks.
ES.M.9	Apply and explain important concepts in learning to an authentic audience.
RELIABILITY	
ES.M.10	Demonstrate consistent punctuality in a variety of activities with minimal guidance.
ES.M.11	Describe appropriate attire for various situations.
ES.M.12	Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.
ES.M.13	Exhibit self-control.
DRUG FREE	
ES.M.14	Identify and explain the consequences of substance abuse.
ES.M.15	Explain the need for random drug screening.
COMMUNICATION	
ES.M.16	Engage effectively in a range of age appropriate collaborative discussions (one-on-one, in groups and teacher led). <ul style="list-style-type: none"> a. Work with peers to create rules for collegial discussions and decision making (e.g., informal consensus, taking votes on key issues, presentation of alternate views).

Speaking and Listening Standards

- ▶ Removed from the previous ELA standards and not included in the current reading and writing standards
- ▶ Included in the Essential Skills domain
- ▶ Developed in collaboration with ELA consultants to ensure they meet grade-band expectations for speaking and listening



COMMUNICATION	
ES.H.17	<p>Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <ol style="list-style-type: none">Work with peers to set rules for collegial discussions and decision-making (e.g., informal consensus, taking votes on key issues, presentation of alternate views), clear goals and deadlines and individual roles as needed.Speak clearly at an understandable pace using appropriate facts and relevant, descriptive details and complete sentences when appropriate.Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives.Respond thoughtfully to diverse perspectives; synthesize comments, claims, and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.Present information, findings and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience and a range of formal and informal tasks.Adapt speech, using both verbal and nonverbal skills, to a variety of situations, demonstrating command of formal English when appropriate.

Careers

► Replaces the previous Career Awareness, Exploration, Planning domain

CAREERS	
MIDDLE SCHOOL - GRADES 6-8	
EXPLORATION	
C.M.1	Explain how career choices impact lifestyle.
C.M.2	Explore the cost (monetary and time) of post-secondary and technical education, including possible sources of funding.
C.M.3	Explain how roles in the workplace and community are constantly changing (e.g., librarian to media specialist, remote employment opportunities) due to supply and demand and technological impacts on industry.
C.M.4	Identify resources (technology, counselors, shadowing, mentoring, career fairs, class speakers) that can be used for locating job and career information.
C.M.5	Use information from personal inventory surveys to explore and evaluate jobs within the 16 KY Career Clusters to guide educational pathway choices at the secondary level.
PREPARATION	
C.M.6	Explain how skills (both academic and technical) necessary for a variety of career pathways may be gained through extracurricular activities, community experience, volunteer work, etc.
C.M.7	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.
C.M.8	Create and maintain an Individual Learning Plan (ILP) as a tool to explore self-knowledge and academic aptitude by relating interests, values and abilities to career choices.
C.M.9	Identify high school and career/technical center courses and programs that support career or occupational areas of interest.
C.M.10	Apply responsible digital citizenship practices (e.g., intellectual property, copyright, online reputation, cyberbullying, digital footprint).
C.M.11	Explain the relationship between personal behavior and employability (e.g., academic achievement, extracurricular activities, community involvement, impact of online behavior, digital citizenship).
APPLICATION	
C.M.12	Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.

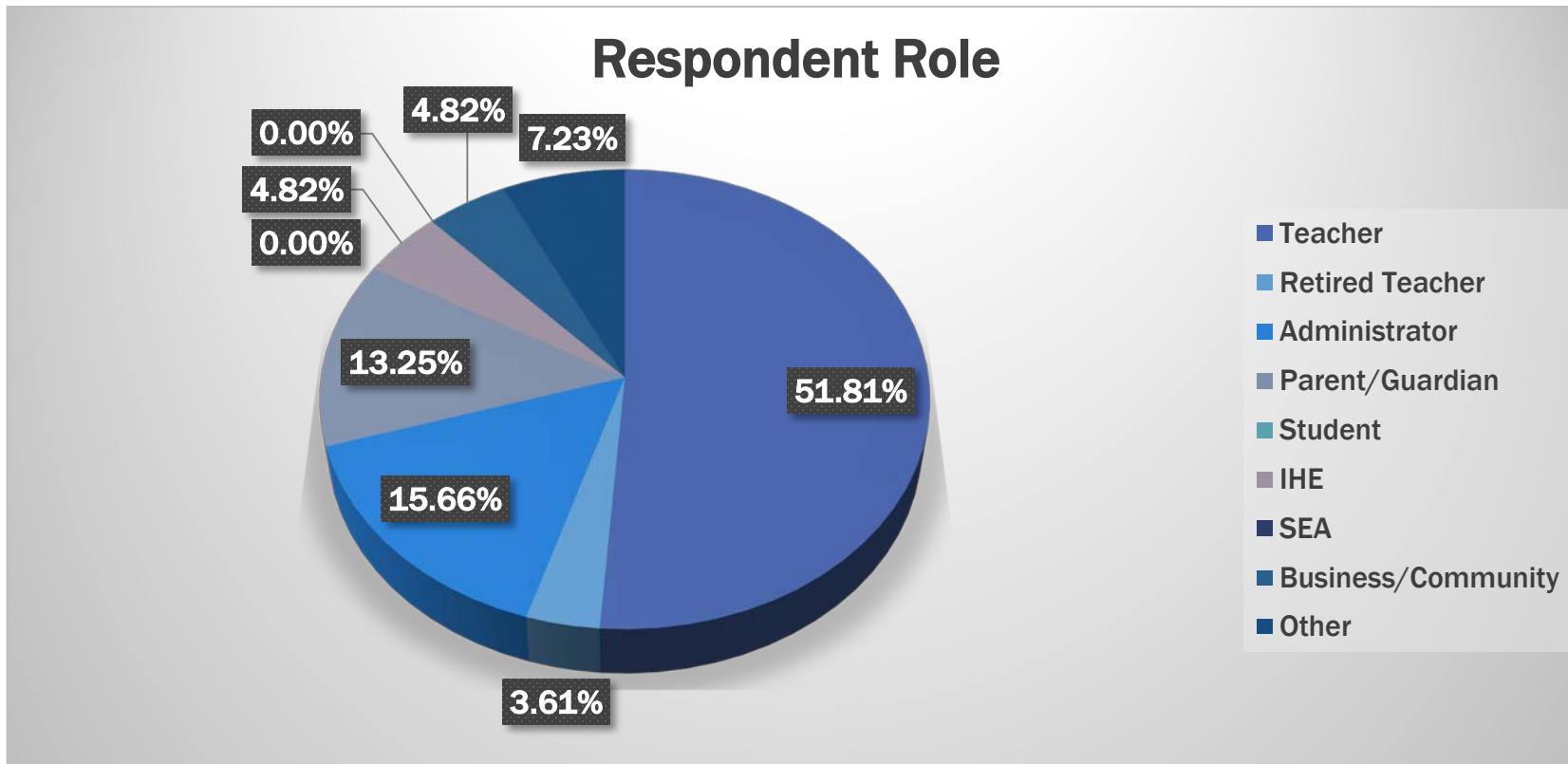
Financial Literacy

- ▶ Combines the previous Consumer Decisions and Financial Literacy domains
- ▶ Grades 9-12 financial literacy standards were developed in response to KRS 158.1411 to meet the Kentucky public high school graduation requirement

FINANCIAL LITERACY	
INTERMEDIATE - GRADES 4-5	
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DECISION MAKING & MONEY MANAGEMENT	
FL.I.5	Identify factors and experiences such as role models and peer pressure, that affect spending patterns.
FL.I.6	Develop a basic budget which includes income, expenses and savings for a specific purpose.
FL.I.7	Explain how financial management is needed to meet the goals of individuals and families by: <ul style="list-style-type: none"> • describing various types of expenses (e.g., food, clothing, entertainment) and savings (e.g., piggy bank, bank account). • investigating goals related to money that might affect individuals and families and their values.
SAVING & INVESTING	
FL.I.8	Explain how investing puts money to work to earn more money for the future.
FL.I.9	Describe reasons (i.e., financial goals) people invest for the future.
MONEY & THE ECONOMY	
FL.I.10	Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device).
FL.I.12	Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).
FL.I.13	Explain that people are required to pay taxes for which they receive government services.
INSURANCE & RISK MANAGEMENT	
FL.I.14	Identify the purpose of insurance and give examples of financial risks that are covered by insurance.
FL.I.15	List types of personal information that should not be disclosed to others in person or online.

Public Comments – October 2018

- ▶ 30 day survey conducted by the Appalachia Regional Comprehensive Center (ARCC)
- ▶ 83 respondents



Public Comments – October 2018



The Number of Standards with a 100% Agreement Rating (“okay as is”)

K-3	4 th	5 th	6 th	7 th	8 th	HS
7 (24.14%)	18 (51.43%)	21 (55.26%)	23 (60.53%)	30 (75.00%)	32 (84.21%)	1 (2.04%)

- ▶ Top comment categories:
 - The standards are too long/wordy. They need to be separated.
 - The standards (as written) are not measurable.
 - Additional examples should be provided.
 - The ILP needs to be removed or re-worked.
- ▶ K-5 commenters also suggested that some of the standards should not be taught in the early grades.

Public Comments – February 2019

- ▶ 30 day survey conducted by the Appalachia Regional Comprehensive Center (ARCC)

- ▶ 418 respondents
 - 63% received 90% or higher approval rating
 - 35% received 80-89% approval rating
 - 2% received 77-79% approval rating

- ▶ Comments suggested clarifying language



Additional Feedback

▶ Gifted and Talented Advisory Council –

- Recommended students who were able to demonstrate mastery of the Financial Literacy standards would receive non-graded credit for the class/course work without completing the course

▶ Special Educators Online Focus Group –

- No recommendations for changes to the standards
- Comments concerned the need for instructional resources

