

The background of the slide is a collage. The top left shows two yellow school buses, with the front one labeled 'SCHOOL BUS' and the number '32'. The bottom left shows a classroom with blue walls, decorated with colorful balloons and framed pictures. There are several small white tables and chairs arranged in the room.

Kentucky Academic Standards for Career Studies and Financial Literacy

Document Organized by Domains

- Careers
- Essential Skills
 - KRS 158.1453
Essential Workplace
Ethics Instruction
- Financial Literacy

Kentucky Academic Standards



Career Studies and
Financial Literacy

June 2025

1

[HOME](#)

Career Studies Standards Development Timeline

- August 2024 Develop application and submit for posting
- September 2024 Call for applications for committees
- September 2024 Post existing standards for public comment
- October 2024 Review applications and select committee members
- November 2024 Advisory Panel and Review/Writing Committees meet to develop draft standards
- March 2025 Draft Standards open for public comment/feedback
- April 2025 Joint meeting of Advisory Panel and Review/Writing to address public comment
- June 2025 Standards presented to the Kentucky Board of Education

Financial Literacy Standards Development Timeline

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Development Teams

Career Studies

- Advisory Panel
 - 2 stakeholders
 - 5 educators
- Review and Writing Committee
 - 9 educators

Financial Literacy

- Advisory Panel
 - 2 stakeholders
 - 4 educators
- Review and Writing Committee
 - 8 educators

Development Team Members

- Members represented:
 - Commonwealth Credit Union
 - Kentucky Financial Empowerment Commission
 - Kentucky JumpStart Coalition
 - Post-Secondary Educators
 - High School Educators
 - Middle School Educators
 - Elementary Educators
 - School District Personnel

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;
- Support students' ability to manage personal and workplace resources including time, materials and finances.

Organization of 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

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

Essential Skills

- 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.

Careers

- The Career Standards are divided into three main areas within each grade band level including Exploration, Preparation and Application.

CAREERS	
MIDDLE SCHOOL - GRADES 6-8	
EXPLORATION	
C.M.1	Complete and reflect on personal inventory surveys to explore and evaluate jobs within the <u>Career Clusters</u> .
C.M.2	Explain how desired lifestyle can change career choice.
C.M.3	Use various sources of career information (e.g., career days, guest speakers, field trips, virtual field trips, career fairs, career websites, school counselors) to evaluate jobs/careers that reflect individual interests/needs.
C.M.4	Explain how positions 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.5	Research institutions offering the program area of interest to explore the costs (time, money) associated with post-secondary and technical education; identify potential funding sources (e.g., scholarships, grants, loans, state specific funding).
PREPARATION	
C.M.6	Utilize a goal setting process to develop, track progress and reflect on short-term and long-term personal, educational, and career goals.
C.M.7	Explain how academic and personal choices (e.g., extracurricular and community involvement) can enhance future opportunities.
C.M.8	Demonstrate ethical digital citizenship and professional behavior by managing online reputation, respecting intellectual property, and using social media and Artificial Intelligence in a way that supports career success.
C.M.9	Identify how personal, career and education choices impact major life decisions. (e.g., location, travel, financial commitment)
C.M.10	Explore available Career and Technical Education (CTE) program courses and Career and Technical Student Organizations (CTSO) that support career or occupational areas of interest.
C.M.11	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.

Financial Literacy

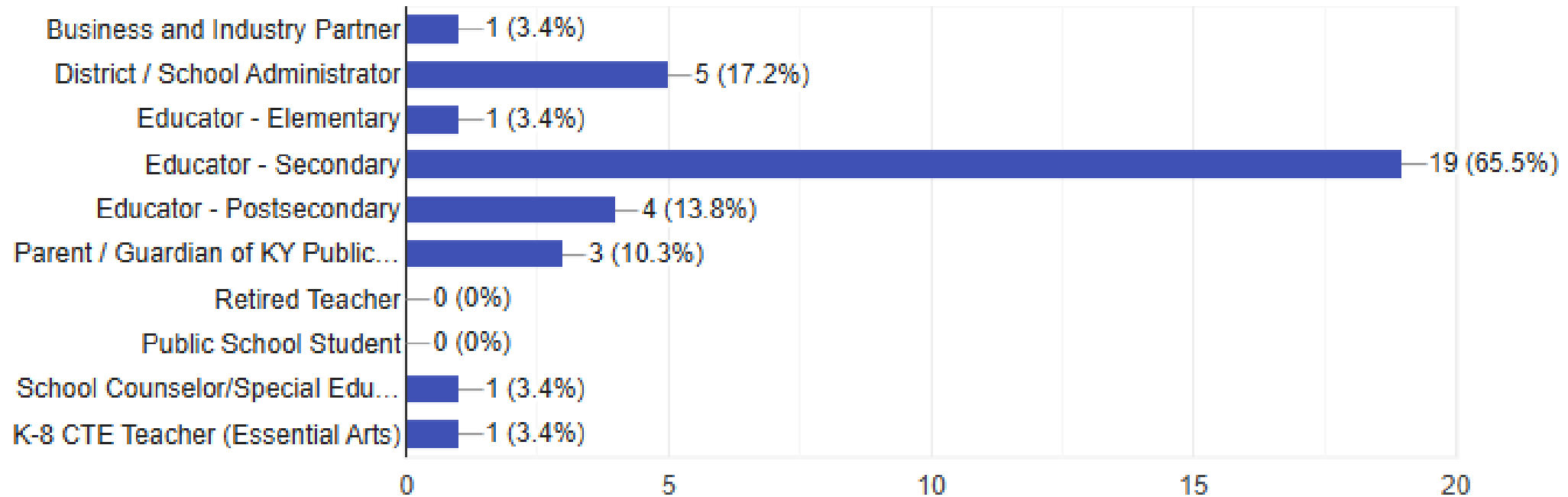
Grades 9-12 financial literacy standards were developed in response to KRS 158.1411 to meet the Kentucky public high school graduation requirement.

FINANCIAL LITERACY	
HIGH SCHOOL - GRADES 9-12	
EARNING & INCOME	
FL.H.1	Identify the financial impacts of a career choice. <ul style="list-style-type: none">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.
FL.H.2	Analyze how economic conditions can affect income and career opportunities (e.g. job outlook, cost of living and inflation).
FL.H.3	Evaluate the costs and funding sources for post-secondary education and training. <ul style="list-style-type: none">a. Identify funding sources for post-secondary education (e.g., loans, scholarships, grants, military).b. Understand the obligations that may accompany funding (e.g., military service, loan repayment terms).c. Understand the process, purpose, and benefits of FAFSA completion.
FL.H.4	Analyze components of employment compensation... <ul style="list-style-type: none">a. Compare compensation methods including hourly, salary and commission-based packages.b. Evaluate the tradeoffs between income (i.e., benefits packages, retirement plans) and non-income factors (i.e., job satisfaction, independence, risk, family, or location when making career and job choices).c. Explain why salaries and benefits may vary among workers in diverse types of jobs.d. Understand the way compensation may be received.
FL.H.5	Analyze the factors that determine net income and income tax liability. <ul style="list-style-type: none">a. Interpret an earnings statement whether it be from a pay stub or online statement.b. Differentiate between gross, net, and taxable income.c. Understand the purpose and requirements of IRS forms W-4, I-9, W-2, 1099 and 1040.

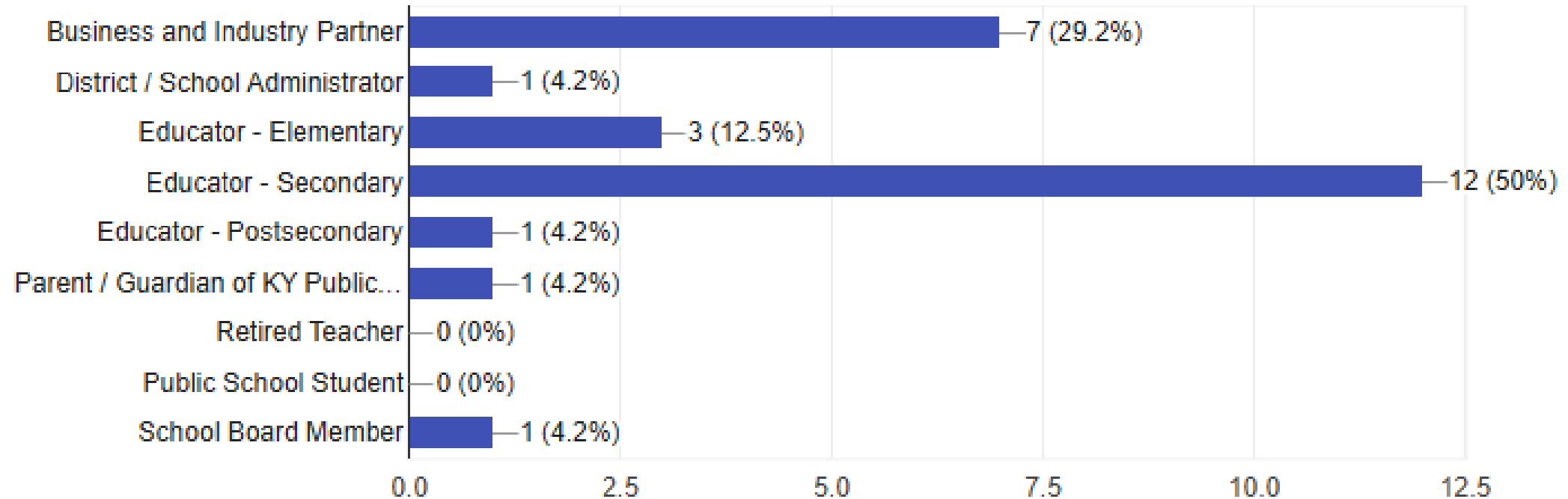
Public Comments

- The Public Comments Survey was sent out through the following outlets:
 - Kentucky Teacher
 - The Office of Career and Technical Education (OCTE) Newsletter
 - Career Advising Newsletter
 - Family and Consumer Sciences Newsletter
 - Business and Marketing Newsletter

Public Comments Career Studies– October 2024

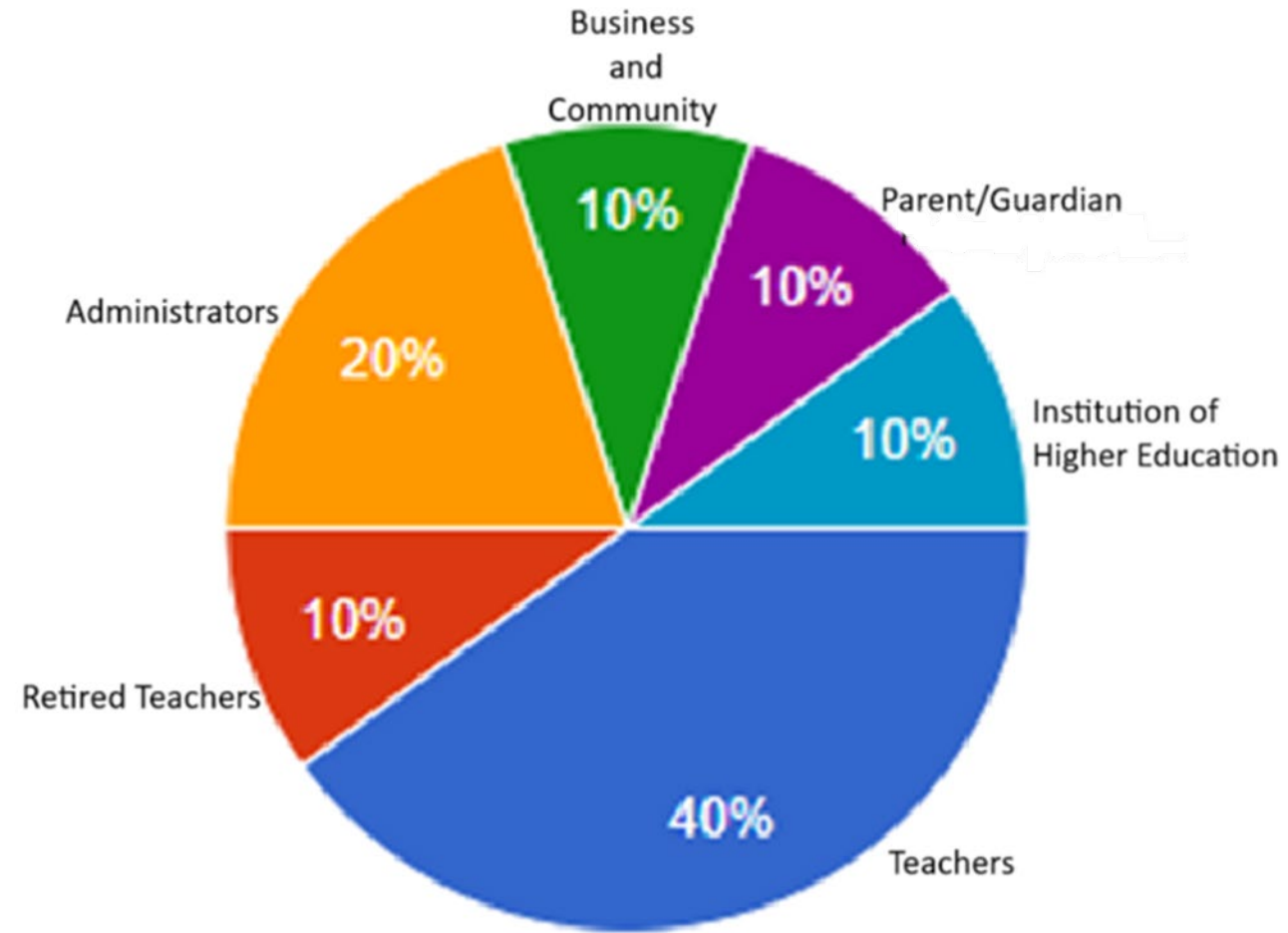


Public Comments Financial Literacy– October 2024



Public Comments March 2025

- 40% Teachers
- 10% Retired Teachers
- 20% Administrators
- 10% Parent/Guardian
- 10% Institution of Higher Education
- 10% Business and Community
- 0% Students



Thank You



Kentucky Department of
EDUCATION