

# Junior and Senior Course

## Introduction to College and Career-Readiness 1

### 1.1 Explain what it means to be college- and career-ready. 1.1

- 1.1a Define college- and career-readiness. 1.1A
  - 1.1b Explain and illustrate what 21st century skills are and why they are needed to be college- and career-ready. 1.1B
  - 1.1c Distinguish between hard skills and soft skills and how they apply to postsecondary and the workforce. 1.1C
  - 1.1d Determine the college- and career-readiness skills needed for postsecondary college/university and/or a career. 1.1D
- 

### 1.2 Create academic and personal S.M.A.R.T. goals for the current school year. 1.2

- 1.2a Discuss reasons for setting goals. 1.2A
  - 1.2b Identify and discuss each part of a S.M.A.R.T. goal. 1.2B
  - 1.2c Write S.M.A.R.T. goals for the current year and postsecondary that align with the current Individual Success Plan (ISP). 1.2C
  - 1.2d Identify action steps that will lead to the achievement of created S.M.A.R.T. goals. 1.2D
  - 1.2e Create a mission statement for the current school year that includes the items: Personal S.M.A.R.T. Goals; Academic S.M.A.R.T. Goals; How the personal and Academic goals relate to 21st Century Skills; How the Created goals represent the individual student 1.2E
- 

### 1.3 Determine that all selected diploma requirements, based on the chosen career, are current and postsecondary plans are developed. 1.3

- 1.3a Schedule a meeting with the high school counselor to complete the items: Revise/complete an ISP to ensure requirements for the selected diploma are current and on track for graduation; Create a collaborative school year calendar of dates for student conferences/important deadlines for college, scholarship, and financial aid applications and portfolio artifacts. 1.3A
- 1.3b Evaluate postsecondary programs to determine progress towards meeting postsecondary/career goals. 1.3B
- 1.3c Create or revise a student résumé that includes the items: Work experience (e.g., internships, job shadowing experiences, summer jobs, part-time work); Volunteering/community service projects; School information; Leadership activities; Extracurricular activities 1.3C

---

**1.4 Determine which college/university program of study or career pathway best meets the completed ISP.** 1.4

- 1.4a Discuss the differences between private, public, and religious colleges and universities regarding cost and requirements for admittance. 1.4A
- 1.4b Research to identify the top three potential colleges and universities for the programs of study that align with the ISP. 1.4B
- 1.4c Schedule college/university campus tours (in person or virtual) with staff or a counselor. 1.4C
- 1.4d Complete an individual career assessment using an online resource (e.g., O\*NET online). 1.4D
- 1.4e Research online resources for career exploration options to prepare for a career, internships, and/or college or university (e.g., Get2College, MATT, and Big Future). 1.4E

---

**The Student Portfolio and Exhibit** 2

**2.1 Discuss the purpose and development of a student portfolio.** 2.1

- 2.1a Explain the purpose of a student portfolio. 2.1A
- 2.1b Identify and explain each component of a student portfolio. 2.1B
- 2.1c Assess ways a student portfolio will demonstrate 21st century skills and knowledge from across curricula. 2.1C
- 2.1d Determine the requirements for the portfolio based on the assessment rubric. (Sample rubric can be found in Appendix B.) 2.1D

---

**2.2 Demonstrate how to collect and organize exemplary artifacts into the student portfolio.** 2.2

- 2.2a Collect and identify individual exemplary artifacts for the portfolio (e.g., academic assignments, writing samples, collaborative projects, job shadowing experiences, etc.) that will measure intended outcomes of 21st century skills and citizenship across subject areas and disciplines. 2.2A
- 2.2b Write a reflection for each artifact that will be included in the final portfolio. (Sample reflection form can be found in Appendix B.) 2.2B
- 2.2c Create a collaborative calendar with teachers, counselors, and staff to determine when artifacts and written assignments for the portfolio are due throughout the year. 2.2C

---

### **2.3 Evaluate progress for the completion of the final portfolio.** 2.3

- 2.3a Evaluate each artifact to ensure it demonstrates proficiency of 21st century skills. 2.3A
- 2.3b Complete reflections on selected artifacts. 2.3B
- 2.3c Schedule a date and time with the counselor and staff for the final portfolio exhibit. 2.3C
- 2.3d Write and prepare formal invitations to send to the selected/designated portfolio review panel. 2.3D

---

### **2.4 Present the final portfolio for evaluation.** 2.4

- 2.4a 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. 2.4A
- 2.4b 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 2.4B
- 2.4c Communicate effectively how selected artifacts demonstrate the items below. • Evidence of self-reflection • Academic and social growth • Leadership 2.4C

---

### **2.5 Write and address formal thank you notes to mail/hand deliver to the portfolio exhibit panel members.** 2.5

---

## **College Selection and Transition** 3

### **3.1 Investigate potential colleges/universities or military branches based on the ISP and career interests.** 3.1

- 3.1a Create a student profile at Big Future or other selected resource to use in the college search. 3.1A
- 3.1b Select colleges/universities or military branches to research based on the ISP and career interests. 3.1B
- 3.1c Compare admissions requirements for selected military branches or selected colleges/universities (e.g., ACT score, grade point average (GPA), essay, and recommendation requirements). 3.1C
- 3.1d Determine “cost of attendance” (COA) for each college/university selected (myintuition). 3.1D
- 3.1e 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. 3.1E
- 3.1f Create a calendar of application deadlines for selected colleges/universities. 3.1F
- 3.1g Create a calendar of dates for enlistment/enrollment requirements for a selected military branch or ROTC. 3.1G

---

### **3.2 Demonstrate the ability to complete college admissions applications.** 3.2

- 3.2a Identify the documents needed to complete a college application (e.g., ACT scores, transcripts, admissions essays, résumés, recommendations). 3.2A
- 3.2b (Juniors ONLY) Complete a mock application for review by a faculty member. 3.2B
- 3.2c Utilize admissions counselors from selected colleges to provide information on the application process and selection. 3.2C
- 3.2d (Seniors Only) Complete an official application for selected colleges/universities. (It is recommended that students complete three applications—a reach, match, and safety.) 3.2D
- 3.2e (Seniors Only) 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.). 3.2E

---

### **3.3 (Applications that require essays) Develop a written essay to meet college admissions, program entry, and/or scholarship requirements.** 3.3

- 3.3a 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). 3.3A
- 3.3b Research and choose a relevant essay prompt. 3.3B
- 3.3c Create a draft of the college essay to be reviewed and edited by a faculty member or counselor. 3.3C
- 3.3d Create a final draft of the essay for submission to the selected college/university. 3.3D

---

### **3.4 (Juniors Only) Prepare for a transition to college.** 3.4

- 3.4a . Research college academic programs offered in the summer that align with interests and career paths. 3.4A
  - 3.4b Register for college/university campus visits. 3.4B
-

## Applying for Financial Aid 4

### 4.1 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. 4.1

- 4.1a 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.). 4.1A
- 4.1b Calculate the amount of financial aid needed for selected colleges/universities using the financial aid calculators on each college/university website. 4.1B
- 4.1c Research available scholarships that will apply to selected academic or technical programs (e.g., outside scholarships, university or college scholarships, Mississippi aid). 4.1C
- 4.1d Explore military options for college financial aid. 4.1D
- 4.1e Investigate the types of student loans, loan amounts, interest rates, repayment options, etc. (studentloans.gov 4.1E

---

### 4.2 Complete applications for financial aid. 4.2

- 4.2a 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) 4.2A
- 4.2b 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. 4.2B
- 4.2c Determine eligibility for the Mississippi HELP grant and other scholarships (e.g., Mississippi Scholars) based on information obtained from a revised/completed ISP. 4.2C
- 4.2d (Juniors Only) Use the EFC (Expected Family Contribution) calculator (Get2College) to determine eligibility for financial aid. 4.2D
- 4.2e (Juniors Only) Apply for available private scholarships (national or local). 4.2E
- 4.2f (Seniors Only) Complete the FAFSA between October 1 and March 31. (fafsa.gov) 4.2F
- 4.2g (Seniors Only) Complete the Mississippi Aid Application between October 1 and March 31. (msfinancialaid.org) 4.2G

---

### 4.3 Complete an application worksheet, including scholarship/financial aid deadlines and requirements to maintain each. 4.3

---

**4.4 Participate in mock scholarship and academic interviews.** 4.4

- 4.4a a. Identify and examine questions that may be asked during a scholarship/academic interview. 4.4A
- 4.4b b. Participate in a mock scholarship interview with peers or instructor. 4.4B
- 4.4c c. Write a reflection of the interview process and determine strengths and areas of growth. 4.4C

---

**4.5 5. Understand the financial aid award letter process.** 4.5

- 4.5a Complete any verification required from the college/university or the Mississippi Office of Student Financial Aid. 4.5A
- 4.5b Review financial aid packages the semester prior to attending a college/university. 4.5B
- 4.5c Review the “Cost of College” resources from Get2College. Complete the resources based on the chosen college/university. 4.5C
- 4.5d Accept a financial aid package for a college/university through an online student account. 4.5D

---

**Preparing for a Career and Internship** 5**5.1 Research a selected career path based on interests and program of study in a completed ISP (e.g., O\*Net Online, Bureau of Labor Statistics Occupational Outlook Handbook).** 5.1

- 5.1a Determine the skills, education, and training that will be needed for this career/profession. 5.1A
- 5.1b Explore the technology used in this career/profession. 5.1B
- 5.1c Identify potential salary and employee benefits/compensations. 5.1C
- 5.1d Research current and future job availability for the chosen career path based on location. 5.1D
- 5.1e Determine the return on investment for the chosen career. 5.1E
- 5.1f Create a spreadsheet or flow chart showing the advancement of the chosen career path and track the cost of any additional education/certifications that could be required throughout this career or other related options. 5.1F

---

**5.2 Participate in an internship, career interview, or job shadowing experience in person or online that is related to a researched career field. 5.2**

- 5.2a Distinguish between an internship, a career interview, and a job shadowing experience. 5.2A
- 5.2b 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. 5.2B
- 5.2c Schedule a meeting with designated school staff to plan and schedule internship/job shadowing hours and expectations. 5.2C
- 5.2d Identify skills (technical, transferable, and/or “soft”) that are needed for the selected career field. 5.2D
- 5.2e Explain what this career looks like daily. 5.2E
- 5.2f . Determine the current salary scale for the desired career. 5.2F
- 5.2g List the advantages and disadvantages of entering the selected career field. 5.2G
- 5.2h Identify work experiences that are beneficial to this selected career. 5.2H
- 5.2i Complete and document internship/job shadowing hours within the chosen career field. 5.2I

---

**5.3 Request a letter of recommendation from the internship or job shadowing experience. 5.3**

---

**5.4 Submit internship or job shadowing experience evaluation forms. 5.4**

---

**5.5 Write a reflection that gives an overview of the internship or job shadowing experience. The reflection should also answer the questions:• How will this experience influence the selected 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? 5.5**

---

**6.1 Compare sources of personal income and compensation and analyze factors that affect net income.** 6.1

- 6.1a Analyze the monetary and non-monetary value of employee benefits in addition to wages and salaries. 6.1A6
- 6.1b Identify non-income factors that influence career choice. 6.1B
- 6.1c Compare the unemployment rates of workers with different levels of education. 6.1C
- 6.1d Describe the relationship between gross and net income. 6.1D
- 6.1e Identify the parts of a paycheck stub and describe the purpose of deductions. 6.1E
- 6.1f Explain the purpose of income tax and how it impacts net income. 6.1F
- 6.1g Complete a W-4 form, Mississippi Employee's Withholding Exemption Certificate, and Form I-9. 6.1G

---

**6.2 Apply reliable information and systematic decision making to personal financial decisions.** 6.2

- 6.2a Explain how personal financial decisions affect oneself as well as others. 6.2A
- 6.2b Evaluate reliable resources for financial advice or representation when making financial decisions, including consulting attorneys, tax advisors, and/or financial planners. 6.2B
- 6.2c Investigate sources of up-to-date information regarding consumer rights and responsibilities. 6.2C
- 6.2d Describe how inflation affects financial decisions, including the price of goods and services. 6.2D
- 6.2e Explain the process of resolving identity theft problems as recommended by the Federal Trade Commission and relevant financial institutions. 6.2E
- 6.2f Develop a definition of wealth based on personal values, priorities, and goals. 6.2F
- 6.2g Discuss the importance of having a personal financial plan, including goals, a spending-and-savings plan, an investing plan, an insurance plan, a net worth statement, and an estate plan. 6.2G

---

### **6.3 Analyze strategies to monitor income and expenses, plan for spending, and save for future goals.** 6.3

- 6.3a Compare the features and costs of personal checking/savings accounts offered by different financial institutions. 6.3A
- 6.3b Investigate account management services that financial institutions provide (e.g., banking apps, websites, mobile alerts, online bill pay, direct deposit, etc.). 6.3B
- 6.3c Identify ways to deposit and withdraw funds from a personal checking and/or savings account. 6.3C
- 6.3d Discuss various banking activities used to make a purchase, make a deposit, and/or pay a bill (e.g., written check, ATM withdrawal, debit, person-to-person transaction, prepaid card, etc.). 6.3D
- 6.3e Write a check. 6.3E
- 6.3f Reconcile a checking account. 6.3F
- 6.3g Compare the costs of cashing a check with various third parties, such as banks or credit unions, check-cashing services, and retail outlets. 6.3G
- 6.3h Compare the advantages and disadvantages of owning a house versus renting. 6.3H
- 6.3i Identify common monthly bills and demonstrate how to schedule and manage bill payments. 6.3I
- 6.3j Develop a budgeting plan to manage spending and saving. 6.3J

---

### **6.4 Develop strategies to control and manage credit and debt.** 6.4

- 6.4a Discuss the benefits and costs of using credit and debt. 6.4A
- 6.4b Explain the effect of debt on net worth and the ability to borrow money. 6.4B
- 6.4c Compare and contrast debit and credit cards. 6.4C
- 6.4d Examine a credit card statement and identify the interest rate and fees charged. 6.4D
- 6.4e Analyze credit reports and credit scores. 6.4E
- 6.4f Discuss the relationship between compound interest and debt and its effect on wealth building. 6.4F
- 6.4g Differentiate among various types of student loans and alternatives as a means of paying for postsecondary education. 6.4G
- 6.4h Determine the most cost-effective option for purchasing a vehicle. 6.4H

---

## **6.5 Explain how investing helps build wealth and meet financial goals.** 6.5

- 6.5a** Describe the differences between saving and investing and when to utilize each. 6.5A
- 6.5b** . Describe the importance of various sources of income on retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments. 6.5B
- 6.5c** Compare various types of investments and give examples of how employer-matching contributions to employer-sponsored retirement savings plans and vesting schedules affect participating employees. 6.5C
- 6.5d** Explain how compound interest works, its benefits to savers, and how to calculate it using an online calculator. 6.5D
- 6.5e** Illustrate how the concept of time value of money applies to retirement planning. 6.5E
- 6.5f** Compare the advantages of taxable, tax-deferred, and tax-advantaged investments for new savers, including Roth IRAs and employer-sponsored retirement vehicles. 6.5F
- 6.5g** Define asset allocation and diversification and explain why they are key strategies for successful investing. 6.5G
- 6.5h** Compare the consequences of delaying investment for retirement and the benefits of investing early. 6.5H
- 6.5i** Explain the stock market, including the basics of how it functions, how investors interact with the stock exchange, and how investors make money in it. 6.5I

---

## **6.6 Analyze appropriate and cost-effective risk management strategies.** 6.6

- 6.6a** Identify and discuss the basic types of insurance available to consumers and determine the appropriate time to utilize each. 6.6A
  - 6.6b** Evaluate the costs and benefits of extended warranties. 6.6B
  - 6.6c** Differentiate among the main types of auto insurance coverage and determine the legal minimum amounts of auto insurance coverage required in Mississippi as well as the recommended optimal amounts. 6.6C
  - 6.6d** Identify the factors that influence the cost of homeowner's and renter's insurance. 6.6D
  - 6.6e** Explain the fundamentals of health insurance and identify various types of health insurance coverage. 6.6E
  - 6.6f** Analyze the conditions under which it is appropriate for young adults to have life, health, disability, and long-term care insurance and identify sources to obtain each. 6.6F
  - 6.6g** Explain premiums, deductibles, copays, and out-of-pocket expenses. 6.6G
-

**7.1 Determine a service project that will meet a need within the local school/community.** 7.1

- 7.1a Define community service. • Discuss what a community service project is and why it is important. • Explain the purpose of a service project and how it can impact a school or local community. 7.1A
  - 7.1b Analyze potential service projects that would meet a need within the local school/community (e.g., children and schools, senior citizens, military, animals, environment, hungry or homeless, reducing crime, promoting safety, promoting community involvement or enhancement, maternal and child health, adult literacy, disease prevention and treatment, financial literacy). 7.1B
  - 7.1c Determine how the selected service project or projects will be implemented within the local school/community (e.g., the whole class/grade, an individual student, groups of students, etc.). 7.1C
- 

**7.2 Write and present a proposal for the selected service project to peers and selected staff.** 7.2

- 7.2a Explain how the project will benefit and create a positive environment for the local school/community involved in the project. 7.2A
  - 7.2b Create a project work plan that details how the project will be fully implemented within a school/community. If funding is required... 7.2B
  - 7.2c Develop a budget that includes expenditures (e.g., marketing, transportation, materials, and supplies), income (e.g., donated goods/services, funds raised, and grants), and how all monies will be reported. 7.2C
  - 7.2d Explore external organizations/donors who can support and fund parts of the project. 7.2D
  - e7.2 Create a fundraising plan that will meet the fundraising needs for the project. 7.2E
- 

**7.3 Implement a student-led service project into the school/community.** 7.3

- 7.3a Determine the roles and responsibilities of the service project work plan. 7.3A
  - 7.3b Establish a consistent form of communication with volunteers, project participants, and staff involved in the project. 7.3B
  - 7.3c Collect informational data on the progress of the project. 7.3C
  - 7.3d Maintain financial documentation of all aspects of the service project. 7.3D
- 

**7.4 Evaluate the success of the student service project.** 7.4

- 7.4a Evaluate to determine if the project benefitted and created a positive environment for the local school/community. 7.4A
- 7.4b Write a report that includes a summary, key points, visuals, challenges, and recommendations for the service project. 7.4B

---

**7.5 Present the final overall report to the selected portfolio committee (e.g., make a video, write an article, create a slideshow, etc.).** 7.5

---

**Digital Literacy and  
Citizenship** 8

**8.1 Explain the role that digital media plays in an individual's daily life.** 8.1

**8.1a** Discuss different types of media and how each is used to inform society (e.g., print, newspaper, broadcast, television, radio, talk radio, internet, etc.). 8.1A

**8.1b** Compare the similarities and differences between digital communities and non-digital communities. 8.1B

**8.1c** Analyze how digital media influences and impacts society. 8.1C

**8.1d** Explore the different ways individuals interact and integrate media into their daily lives. 8.1D

**8.1e** Evaluate the advantages and disadvantages of various forms of media. 8.1E

**8.1f** Explain the purpose of a professional email account and how to create one. 8.1F

---

**8.2 Demonstrate proper etiquette when collaborating, communicating, and using digital media.** 8.2

**8.2a** . Identify cyberbullying, cyberstalking, and other inappropriate online behaviors. 8.2A

**8.2b** . Analyze how cyberbullying, cyberstalking, and other inappropriate online behaviors can affect individuals and groups of people. 8.2B

**8.2c** Research state and national laws and policies concerning cyberbullying, cyberstalking, and other inappropriate online behaviors. 8.2C

**8.2d** . Discuss strategies that can be used to protect an individual's online privacy. 8.2D

**8.2e** Explain the importance of respecting other people's opinions online. 8.2E

**8.2f** Identify the responsible use of social media and how to apply it to individual social media accounts. 8.2F

---

**8.3 Evaluate the impact of social media on digital communities.** 8.3

**8.3a** Explore how social media sites/apps contribute to building online communities. 8.3A

**8.3b** Analyze the advantages and disadvantages of social media sites/apps. 8.3B

**8.3c** Investigate the impact personal social media accounts can have on college and career options. 8.3C

---

#### **8.4 Analyze copyright and plagiarism laws.** 8.4

- 8.4a Evaluate copyright and plagiarism laws on one's own creative work. 8.4A
- 8.4b Evaluate copyright and plagiarism laws on others' creative work. 8.4B
- 8.4c Identify resources that can assist with recognizing different types of licenses and copyright uses (e.g., Creative Commons). 8.4C

---

#### **8.5 Explore the various facets of internet privacy.** 8.5

- 8.5a Identify ways in which websites collect personal data on its users. 8.5A
- 8.5b Compare the advantages and disadvantages of websites collecting personal data. 8.5B
- 8.5c Compare private versus public information. 8.5C
- 8.5d Demonstrate how to set privacy settings and update them on a regular basis. 8.5D
- 8.5e Explore the impact of an individual's digital footprint. 8.5E
- 8.5f Explain how a digital footprint can impact college and career choices. 8.5F
- 8.5g Investigate security measures that can be taken to protect an individual's identity. h. D 8.5G
- 8.5h Discuss the characteristics and purpose of a strong password. 8.5H
- 8.5i Identify security measures that websites take to protect their users' identities. 8.5I

---

#### **8.6 Create a presentation that applies knowledge and understanding of an aspect of digital literacy/digital citizenship.** 8.6