

JA Economics for Success and the Newfoundland and Labrador Grade 9 Curriculum

Economics for Success supports the Newfoundland and Labrador's Dept of Education Grade 9 Curriculum framework through its alignment with the following:

- **Essential Graduation Learnings**
- **Conceptual Strands**
- Identified skills for **the next generation**
- **Education for Sustainable Development**
- Emphasis on providing **deep learning** experiences
- Prioritization of **literacy and numeracy** skill development
- Fostering **critical thinking**

Economics for Success, through its program approach, grade appropriate content & activity design:

- Applies an experiential learning approach using engaging and interactive activities set in a real world context and requiring lifelong learning skills such as: problem solving, critical thinking, creative thinking, information analysis, and informed decision making.
- Supports students towards a gradual release of responsibility. Through discussions, introduction of new vocabulary, concepts, and activities students are guided to build upon previous experiences and curiosity to solve practical real life problems allowing students to create personal meaning, engage in active learning while developing the ability and confidence to use newly acquired information and concepts independently and in novel ways.
- Illustrates problem solving and decision making as multidimensional and personal, requiring both creativity, information, critical thinking balanced with one's values.
- Threads throughout the program the underlying concept that there may be several different answers or approaches used to problem solve and focuses on the student's explanation of their thinking and how they are integrating new concepts into their thinking while creating personal meaning.
- Integrates inquiry and analysis into each lesson, asking students to make plausible inferences, develop interpretations, and make reasoned decisions based on evidence.
- Introduces and/or expands upon a student's understanding of financial literacy and entrepreneurial concepts.
- Empowers and challenges students through active, meaningful, and personally significant activities and discussions.

Economics for Success provides students the opportunity to explore educational and career goals based on their skills, interests and values, while considering the long- and short-term financial implications of these choices. The importance of planning in goal setting and choice is threaded throughout the lessons, as students develop personal budgets and prepare for future employment.

Economics for Success	Discussion topics and concepts.
<p>Lesson #1</p> <p>Choose Your Own Adventure</p>	<ul style="list-style-type: none"> • The role that planning plays in effective goal setting • How interests, skills, and values can help guide one’s career goals • Career clusters • 21st century skills and changing employment opportunities • Employment trends and the influence of economic growth, technology, demographics and consumer behavior • Similarities and differences between post secondary options and destinations
<p>Lesson #2</p> <p>Finding Balance</p>	<ul style="list-style-type: none"> • Preparing a personal budget • “Take home” pay, gross and net income, deductions and debt repayment • The personal constraints of personal independence and career choices • “Opportunity cost” and the long- and short-term benefits of various post-secondary education choices • How post-secondary education may be funded
<p>Lesson #3</p> <p>Strategies For Success</p>	<ul style="list-style-type: none"> • Knowing, identifying and developing skills that employers are looking for • The value of a strong personal brand • Networking • How to identify potential mentors • Interview skills
<p>Lesson #4</p> <p>You Can Do It!</p>	<ul style="list-style-type: none"> • Explore how individual characteristics and strengths align with career clusters, and together with informed post-secondary decisions, thoughtful financial planning all play a role in achieving personal and career goals.

Economics for Success and Cross Curricular links: Career Education, Social Studies, Health, Math, and English Language Arts.

CAREER EDUCATION	JA Economics for Success			
Grade 9 Curriculum Correlations	Lesson #1 Choose Your Own Adventure	Lesson #2 Finding Balance	Lesson #3 Strategies For Success	Lesson #4 You Can Do It!
Unit One: Setting the Stage				
What is Career Development	★	★	★	★
Understanding Your Options		★		
Unit Two: Positive Interactions				
Self-Image	★	★	★	★
Life Change	★	★	★	★
Accepting Differences	★	★		
Unit Three: Skills & Employability				
Understanding Skills and Positive Attitudes	★		★	★
Community Contribution	★		★	
Developing Skills and Positive Attitudes	★	★	★	★
Balanced Decision Making	★	★	★	★
Financial Awareness and Planning		★	★	★
Your Plan	★	★	★	★
Career Education General Curriculum Outcomes (GCOs)				
Personal Management				
GCO 1: Self Awareness and Positive Interactions	★		★	★
GCO 2: Change		★	★	★


Career Exploration/Learning and Work Exploration				
GCO 3: Life-long Learning		★	★	★
GCO 4: Relationship of Work to Society and the Economy	★	★		★
GCO 5: Life/Work Information	★	★	★	★
Career Preparation: Life/Work Building				
GCO 6: Life/Work Roles	★	★	★	
GCO 7: Decision Making	★	★	★	★
GCO 8: Independent Management of Life/Work Building Process	★	★	★	★
Career Education 21st Century Curriculum				
Learning & Innovation Skills: . Critical Thinking and Problem Solving . Creativity and Innovation . Communication and Collaboration	★	★	★	★
Literacy: . Reading and Writing . Information and Communication Technology Literacy . Numeracy	★	★	★	★
Life and Career Skills: . Leadership and Responsibility . Productivity and Accountability . Social and Cross-Cultural Skills . Flexibility and Adaptability . Initiative and Self-Direction	★	★	★	★

SOCIAL STUDIES				
Conceptual Strands	Lesson #1 Choose Your Own Adventure	Lesson #2 Finding Balance	Lesson #3 Strategies For Success	Lesson #4 You Can Do It!
Citizenship, Power, and Governance	★	★	★	★
Culture and Diversity	★	★		★
Individuals, Societies, and Economic Decisions	★	★		★
Interdependence	★	★	★	★
People, Place, and the Environment	★	★	★	★
Time, Continuity, and Change	★	★		
Process and Skills				
Units # 1 - 7 Communication, Inquiry, Participation	★	★	★	★

HEALTH				
Grade 9 Curriculum Correlations	Lesson #1 Choose Your Own Adventure	Lesson #2 Finding Balance	Lesson #3 Strategies For Success	Lesson #4 You Can Do It!
Unit One: Climate Building and Communication	★	★	★	★
Unit Two: Self-Concept	★	★	★	★
Unit Four: Interpersonal Relationships	★	★	★	★

MATHEMATICS	Grade 9 Curriculum Correlations	Lesson #1 Choose Your Own Adventure	Lesson #2 Finding Balance	Lesson #3 Strategies For Success	Lesson #4 You Can Do It!
Goals for Students Mathematics education must prepare students to use mathematics confidently to solve problems	Use mathematics confidently to solve problems		★		
	Communicate and reason mathematically		★		
	Appreciate and value mathematics		★		
	Make connections between mathematics and its applications		★		
	Commit themselves to lifelong learning			★	★
	Become mathematically literate adults, using mathematics to contribute to society		★		
7 interrelated Mathematical Processes There are critical components that students must encounter in a mathematics program in order to achieve the goals of mathematics education and embrace lifelong learning in mathematics.	Communicate in order to learn and express their understanding		★		
	Connect mathematical ideas to other concepts in mathematics, to everyday experiences and to other disciplines		★		
	Demonstrate fluency with mental mathematics and estimation		★		
	Develop and apply new mathematical knowledge through problem solving		★		
	Develop mathematical reasoning		★		
	Select and use technologies as tools for learning and for solving problems				



	Develop visualization skills to assist in processing information, making connections and solving problems		★		
<p>Nature of Mathematics</p> <p>Mathematics is one way of trying to understand, interpret and describe our world. There are a number of components that define the nature of mathematics and these are woven throughout the curriculum guide.</p>	Change - To make predictions, students need to describe quantify their observations, look for patterns, & describe those quantities that remain fixed & those that change.		★		
	Constancy - Many important properties in mathematics and science relate to properties that do not change when outside conditions change.				
	Number Sense - Number sense develops when students connect numbers to their own real-life experiences		★		
	Patterns - Working with patterns enables students to make connections within and beyond mathematics		★		
	Relationships - students look for relationships among numbers, sets, shapes, objects and concepts.		★		
	Spatial Sense - enables students to communicate about shapes and objects and to create their own representations.				
	Uncertainty - interpretations of data and the predictions made from data may lack certainty.		★		
Strands	Number - Develop number sense		★		
	Patterns and Relations - Use patterns to describe the world and to solve problems.		★		

	Shape and Space - Use direct and indirect measurement to solve problems				
	Statistics and Probability - Data Analysis : Collect, display and analyze data to solve problems.				

	ENGLISH LANGUAGE ARTS	Grade 9 Curriculum Correlations	Lesson #1 Choose Your Own Adventure	Lesson #2 Finding Balance	Lesson #3 Strategies For Success	Lesson #4 You Can Do It!	
Strand	GCO	SCO					
Speaking and Listening	GCO 1: Students will be expected to speak and listen to explore, extend, clarify, and reflect on their thoughts, ideas, feelings, and experiences.	1.1 examine their own and others' ideas during discussion	★	★	★	★	
		1.2 ask questions calling for elaboration, clarification, or qualification	★	★	★	★	
		1.3 respond to questions to provide reliable qualification for ideas	★	★	★	★	
		1.4 advocate a point of view and support it with personal examples and evidence from various sources			★		
		1.5 use active listening skills to assess the relevancy and adequacy of supporting details		★	★	★	
	GCO 2: Students will be expected to communicate information and ideas effectively and clearly, and to respond personally and critically	2.1 evaluate a range of strategies to defend their points of view and contribute to effective talk				★	
		2.2 assess the need for clarification or elaboration when responding to instructions or questions	★	★	★	★	
		2.3 evaluate strategies and behaviors associated with effective speaking			★		
	GCO 3: Students will be expected	3.1 demonstrate responsive speaking and listening skills	★	★	★	★	

	to interact with sensitivity and respect, considering the situation, audience, and purpose.	3.2 express ideas and opinions in a manner that reflects sensitivity and shows respect to others	★	★	★	★
		3.3 question ideas, values, and attributes in oral language				
		3.4 evaluate how oral language is used to influence and manipulate				
Reading and Viewing	GCO 4: Students will be expected to select, read, and view with understanding a range of literature, information, media, and visual texts.	4.1 identify and select texts that meet their needs and interests				
		4.2 explain how authors use text features to create meaning and achieve different purposes				
		4.3 use a variety of reading and viewing processes and strategies to construct meaning from texts				
		4.4 assess personal processes and strategies for reading and viewing various texts				
	GCO 5: Students will be expected to interpret, select, and combine information using a variety of strategies, resources, and technologies.	5.1 identify relevant or interesting topics and questions for further study				
		5.2 use a variety of reliable information from various sources	★	★		
		5.3 compare information from a variety of sources	★	★		
		5.4 use effective inquiry approaches and strategies				

	GCO 6: Students will be expected to respond personally to a range of texts.	6.1 use examples and supporting ideas to reflect on personal responses to texts					
		6.2 examine their personal points of view about issues, themes, and situations in texts, citing appropriate evidence from the text(s)					
	GCO 7: Students will be expected to respond critically to a range of texts, applying their understanding of language, form, and genre.	7.1 recognize that texts can be biased					
		7.2 evaluate a text's language, form, and genre					
		7.3 analyze the tools authors use to achieve different purposes					
		7.4 evaluate how form, content, and structure can contribute to meaning					
		7.5 demonstrate an awareness that values and personal experiences influence understanding of and critical responses to texts					
		7.6 evaluate the portrayal of culture and reality in texts					
	Writing and Representing	GCO 8: Students will be expected to use writing and other forms of representation to explore, clarify, and reflect on their thoughts, feelings,	8.1 experiment with a variety of strategies as language learners				
			8.2 use writing and representing to extend, explore, and reflect on ideas, values, and attitudes	★	★	★	★

experiences, and learnings; and to use their imaginations	8.3 assess strategies that help them learn and describe their personal growth as language learners				
	8.4 integrate stylistic effects in writing and representing to achieve a specific purpose(s)				
GCO 9: Students will be expected to create texts collaboratively and independently, using a variety of forms for a range of audiences and purposes.	9.1 create a range of texts				
	9.2 evaluate the use of a variety of writing and representing forms and styles to suit purpose(s) and audience(s)				
	9.3 assess feedback to inform future work				
GCO 10: Students will be expected to use a range of strategies to develop effective writing and representing to enhance their clarity, precision, and effectiveness.	10.1 evaluate strategies that most effectively help create a variety of texts				
	10.2 use the conventions of written language				
	10.3 use various technologies in communicating for a range of purposes with a variety of audiences				
	10.4 demonstrate a commitment to the processes involved in creating texts				

Economics for Success in its design provides the opportunity for students to develop identified skills for **the next generation**, which encompasses three broad ideas:

- Learning and Innovation Skills enhance a person's ability to learn, create new ideas, problem solve, and collaborate.
- Life and Career Skills address leadership, and interpersonal and affective domains.
- Literacy Skills develop reading, writing, and numeracy, and enhance the use of information and communication technology

Economics for Success reinforces knowledge and promotes understanding necessary for Education for Sustainable Development:

- The interconnectedness of our political, economic, environmental, and social worlds, to the role of science and technology in the development of societies and their impact on the environment.
- Decision making, goal setting, sustainability and growth of a business over time.
- To assess bias, analyze consequences of choices, ask questions, and solve problems.

Career Education Grade 9		JA Economics for Success Lessons				Health Grade 9
Topics	SCO	1	2	3	4	Cross Curricular Links Grade 9 Health
Unit One: Setting the Stage						
What is Career Development?	1.0 describe the career development process	★	★	★	★	Unit 1 - 3.2 identify one's own values and their influence on decision making. Unit 2 - 2.1 develop an increased awareness of self by engaging in a variety of situations. (work/life balance) 3.3 assess the role of family and friends in the development of self concept. Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others
	2.0 identify the value of the career development process.	★	★	★	★	Unit 2 - 2.1 develop an increased awareness of self by engaging in a variety of situations. (work/life balance) Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others
	3.0 define common career development terms. 3.1 define the following terms: Job, Occupation, Career, Sector, Skills, Interests, Apprenticeship, Experience, and Employability Skills	★	★	★		Unit 1 - 3.3 recognize the role of factual information on the decision making process
	4.0 explore how one's role as a student is similar to that of a worker's role.	★	★	★	★	Unit 2 - 2.1 develop an increased awareness of self by engaging in a variety of situations.
Understanding Your Options	5.0 interpret high school graduation requirements.	★	★	★	★	Unit 1 - 3.3 recognize the role of factual information in the decision making process.
	6.0 differentiate between the honors, academic and general high school diplomas.	★	★	★	★	Unit 1 - 3.3 recognize the role of factual information in the decision making process.
	7.0 assess the impact of the different high school diplomas on post-	★	★	★	★	Unit 1 - 3.3 recognize the role of factual information in the decision making process.

	secondary options.				
Unit Two: Positive Interactions					
Self Image	<p>8.0 explain how a positive self image impacts future life work roles and relationships with others</p> <p>8.1 develop behaviors, attitudes, values and beliefs that can improve self-image.</p> <p>Points to emphasize:</p> <ul style="list-style-type: none"> • identify self image (relationships (friends, family), work ethic, adaptability) • responding to changes • empowerment for transformation 	★	★	★	★
Life Change	<p>9.0 identify how life changing circumstances impact life, family and work.</p>	★	★	★	★
Accepting Differences	<p>10.0 relate the concept of diversity to tolerance and acceptance of others.</p> <p>10.1 demonstrate respect, flexibility and openness towards others.</p>	★	★		
	<p>11.0 identify attitudes and beliefs that may limit opportunities for women and men in certain work roles.</p> <p>Some examples of perceived non-traditional roles are: • male nurse •</p>	★	★	★	★
					<p>Unit 1 - 3.2 identify one's own values and their influence on decision making.</p> <p>Unit 2 - 1.3 identify healthy ways of coping with stress.</p> <p>2.1 develop an increased awareness of self by engaging in a variety of situations.</p> <p>3.3 assess the role of family and friends in the development of self concept.</p> <p>Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others</p>
					<p>Unit 1 - 3.2 identify one's own values and their influence on decision making.</p> <p>Unit 2 - 1.3 identify healthy ways of coping with stress.</p> <p>Unit 4 - 1.1 identify the characteristics of healthy interpersonal relationships.</p> <p>3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others.</p>
					<p>Unit 1 - 2.2 develop an awareness of sensitive issues associated with relationships.</p> <p>3.3 assess the role that respect for sensitive issues plays in relationships.</p> <p>Unit 2 - 3.2 analyze the extent to which one's personal values affect choices/decisions made in a variety of relationships.</p> <p>Unit 4 - 1.1 identify the characteristics of healthy interpersonal relationships.</p> <p>3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others</p>
					<p>Unit 1 - 2.2 develop an awareness of sensitive issues associated with relationships.</p> <p>Unit 2 - 3.2 analyze the extent to which one's personal values affect choices/decisions made in a variety of relationships.</p> <p>Unit 4 - 1.1 identify the characteristics of healthy interpersonal relationships.</p>

	male primary teacher • female firefighter • female skilled trades person • male secretary/receptionist • male student assistant • female engineer					3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others
Unit Three: Skills and Employability						
Understanding Skills and Positive Attitudes	12.0 identify the skills needed to adapt to evolving work role requirements	★		★	★	Unit 2 - 2.1 develop an increased awareness of self by engaging in a variety of situations. Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others
	13.0 make connections between experiences and employability skills development.	★	★	★	★	Unit 2 - 2.3 analyze the potential stress created by the interrelatedness of self concept, values and the decision making process. Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others.
Community Contribution	14.0 illustrate the impact community contribution can have on an individual personally, socially, with their family, work and community	★		★		Unit 2 - 2.1 develop an increased awareness of self by engaging in a variety of situations. Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others
Developing Skills and Positive Attitudes	15.0 demonstrate the skills and responsibilities required to work collaboratively with peers (Frequently these are noted as the seven essential skills for collaboration, which include: • Listening • Questioning • Persuading • Respecting • Helping • Sharing • Participating	★	★	★	★	Unit 1 - 2.3 demonstrate an understanding of rights and responsibilities in group discussions. Unit 2 - 1.2 identify the factors that build positive self concept and be aware of the effect of positive and negative feedback. Unit 4 - 2.1 practice methods of initiating, maintaining and terminating relationships. 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others





	16.0 apply time management and organizational skills to complete assigned tasks	★	★	★	★	Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others.
Balanced Decision Making	17.0 recognize that goal setting and decision-making are an important activity in people's lives.	★	★	★	★	Unit 1 - 1.2 identify the steps of the decision-making process. 1.3 recognize the role of information in the decision-making process. 2.4 apply the decision-making process to common scenarios. Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others.
	18.0 refine decisions based on constructive feedback.	★	★	★		Unit 1 - 1.2 identify the steps of the decision-making process. 1.3 recognize the role of factual information in the decision making process. 2.4 apply the decision-making process to common scenarios. Unit 2 - 1.2 identify the factors that build positive self concept and be aware of the effect of positive and negative feedback. Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others
	19.0 demonstrate a connection between current decision making and future lifestyle options.	★	★	★	★	Unit 1 - 1.2 identify the steps of the decision-making process. 1.3 recognize the role of factual information in the decision making process. 2.4 apply the decision-making process to common scenarios. Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others.
Financial Awareness and Planning	20.0 list and identify basic financial obligations. From an organizational perspective, most financial obligations can be grouped under the following broad headings: shelter, food, transportation, finance, health,	★	★	★	★	Unit 1 - 2.4 apply the decision-making process to common scenarios. Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others.

	<p>communication, entertainment, and miscellaneous.</p> <p>The broad headings will allow categorization, but students may be more familiar with more specific examples which may include mortgage payment/rent, utilities (heat, light, TV), groceries, car payment, taxes, insurance, credit card payments, health care/dental bills, cell phone/internet.</p>					
	21.0 predict the impact of financial decision making on future lifestyle.	★	★	★	★	Unit 4 - 3.2 reflect upon their decisions, choices, actions and words and the effect these may have on themselves and others.
Your Plan	22.0 develop a plan of action for a preferred future career cluster.	★	★	★	★	Unit 1 - 2.4 apply the decision-making process to common scenarios. Unit 4 - 3.2 reflect upon their decisions, choices, actions, and words and the effect these may have on themselves and others.

Appendix A: Activity Planning Resource

What is Career Development?	★	★	★	★	
Understanding Your Options?	★	★			
Self Image & Life Change	★	★	★	★	
Accepting Differences	★	★	★		
Community Contribution	★		★		
Understanding Skills & Positive Attitudes	★				
Developing Skills & Positive Attitudes	★	★	★	★	
Financial Awareness & Planning	★	★	★	★	
Balanced Decision Making	★	★	★	★	

Appendix B: Values Auction and Scavenger Hunt

Value Action	<p>Students will be able to recognize their own value patterns and understand that their behavior reflects their values, beliefs, attitudes, and feelings.</p> <p>Career development is not a one-step deal. Self-awareness, a key part of career development. Live by design not by default. Your career, your choice, it's up to you. Keep your options open. Career development a life-long process</p>					
--------------	--	---	---	---	---	--

Appendix C: Financial Planning Case Studies

	Financial Case Study Samples					
--	------------------------------	--	---	--	--	--