OFFICE OF CHIEF ACADEMIC OFFICER
Summary of State Board of Education Agenda Items
Consent Agenda
March 9, 2023

OFFICE OF SECONDARY EDUCATION

E.   Approval to begin the Administrative Procedures Act process: To revise the 2020 Mississippi College- and Career-Readiness Standards for the College and Career Readiness course
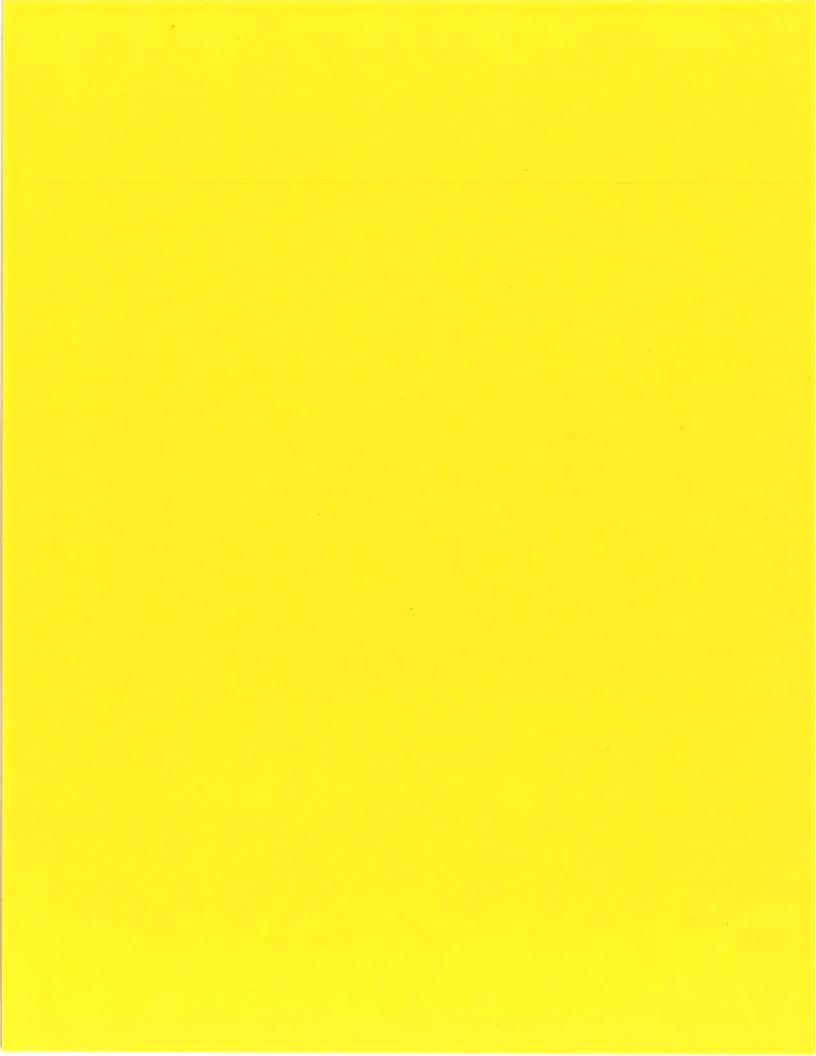

Executive Summary

The Mississippi College and Career Readiness course (CCR) was developed to support the vision and mission of the Mississippi Department of Education that all students who graduate from high school are prepared for college, career, and active citizenship. The CCR course curriculum outlines the knowledge secondary students should obtain and the types of skills relevant for a successful transition to postsecondary education and the workforce.

The Mississippi College- and Career-Readiness Standards for CCR were piloted from 2017-2019 and approved by the State Board of Education in 2020. Due to the nature of the framework, the course is reviewed and revised on a three-year cycle to ensure the course is meeting the ever-changing landscape of postsecondary educational requirements and workforce needs. The CCR curriculum review process included input from nonprofit educational partners, postsecondary institutions, workforce development, and current CCR teachers.

Recommendation: Approval

Back-up material attached

MISSISSIPPI
DEPARTMENT OF
EDUCATION

2023
~~2020~~

COLLEGE AND CAREER READINESS
SEMINAR CURRICULUM

2023
Mississippi
College and Career Readiness
Course Curriculum

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Introduction

Mission Statement

The Mississippi Department of Education (MDE) is dedicated to student success, which includes improving student achievement of 21st century skills. The Mississippi College and Career Readiness (CCR) course curriculum provides a consistent and clear understanding of what students are to be able to do at the end of each unit. The curriculum was designed to be relevant to the real world, reflecting the knowledge and skills needed for success in college, career and to compete in a global economy.

Purpose

The Mississippi CCR course was developed to support the vision and mission of the MDE that all students graduate from high school prepared for college, career, and active citizenship. The CCR course curriculum outlines what knowledge students should obtain and the types of skills that must be mastered upon completion of the course. These standards have been determined to be relevant for students' successful transition to postsecondary and the workforce.

Implementation

The Mississippi CCR course ~~was~~ is required for the graduating class of 2022 and beyond. ~~piloted during the 2018-2019 and 2019-2020 school years. This course was developed for students in 11th and 12th grades.~~

References and Resources

Get2College

Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Get2College

Council for Economic Education

The unit on financial literacy was adapted from the *National Standards for Financial Literacy* published by the Council for Economic Education.

Mississippi Council on Economic Education

Jump$tart

The unit on financial literacy was also adapted from the *National K-12 Standard for Personal Finance Education* published by Jump$tart.

Jump$tart

ACT's Center for Equity and Learning

These standards are used to provide essential skills and knowledge needed for students to effectively prepare for college, a career, and life after high school.

ACT

Resources/References

A list of recommended references/resources is provided for each unit in Appendix A. Each list includes online instructional resources that may be used to teach or enhance each CCR unit. These resources are recommended and are not endorsed by the MDE or its partnering institutions. The list may be modified or enhanced based on the needs and abilities of students and available resources.

Research Synopsis

Introduction

High schools work to increase college and career readiness skills in order to prepare students for college, career, and life. These skills enable students to not only graduate high school but also pursue higher education. Eighty-six percent of high school students expect to attend college but lack the guidance and support needed to prepare for college enrollment and success. College and career readiness skills are measured through students' mastery of four major components: key cognitive strategies, key content knowledge, academic behaviors, and contextual skills. Together, these four major components develop students who are fully prepared for postsecondary education.

In addition, most employers believe that employees lack the multidimensional skills needed to succeed in the workplace. These skills can be achieved through courses that emphasize college and career readiness skills, including the development of both cognitive and metacognitive capabilities. With analysis skills, interpretation, precision and accuracy, problem-solving, and reasoning skills, employers feel that employees are better prepared for success in the workforce. High schools focus on instilling these multidimensional skills in students in order to ensure that students are easily able to transition from high school to college and to the workplace.

~~**Transition to Postsecondary Education**~~
~~The Mississippi Articulation Transfer Tool (MATT) is the articulation agreement between Mississippi Community Colleges and the Mississippi Institutions of Higher Learning. High school counselors are highly encouraged to utilize the MATT during the advisement process of dual credit and dual enrollment.~~

Best Practices

Innovative Instructional Technologies

Recognizing that today's students are digital learners, the classroom should be equipped with tools that will teach students in the way they need to learn. The high school teacher's goal should be to include teaching strategies that incorporate current technology. To make use of the latest online communication tools, the classroom teacher is encouraged to use a learning management system that introduces students to education in an online environment and places the responsibility of learning on the student.

Differentiated Instruction

Students learn in a variety of ways. Some are visual learners, needing only to read information and study it to succeed. Others are auditory learners, thriving best when information is read aloud to them. Still, others are tactile learners, needing to participate actively in their learning experiences. Add the students' backgrounds, emotional health, and circumstances, and a unique learner emerges. By providing various teaching and assessment strategies, students with various learning styles can succeed.

Cooperative Learning

Cooperative learning can help students understand topics when independent learning cannot. Therefore, one will see several opportunities in a high school curriculum for group work. To function in today's workforce, students need to be able to work collaboratively with others and solve problems without excessive conflict.

Conclusion

Through this course, high school students may develop college and career readiness skills that will help them in the adaptation into college, career, and life. Students who complete this course will be well equipped for the workforce because they will have the cognitive and metacognitive skills needed to succeed in life after high school.

Unit 1: Introduction to College and Career Readiness

Competencies and Suggested Objectives

1. Explain what it means to be college and career ready.
    a. Define college and career readiness.
    b. Explain and illustrate ~~what~~ 21st century skills ~~are~~ and why they are needed to be college and career ready.
    c. Distinguish between hard skills and soft skills and how they apply to postsecondary and the workforce.
    d. Determine the college and career readiness skills needed for postsecondary college/university and/or a career.

2. Create academic and personal S.M.A.R.T. goals for the current school year through high school graduation, postsecondary education, and the attainment of the desired career.
    a. Discuss reasons for setting goals.
    b. Identify and discuss each part of a S.M.A.R.T. goal.
    c. Write S.M.A.R.T. goals ~~for the current school year and postsecondary~~ that align with the current Individual Success Plan (ISP).
    d. Identify action steps that will lead to the achievement of created S.M.A.R.T. goals.
    e. Create a mission statement ~~for the current school year~~ that reflects ~~includes the~~ created S.M.A.R.T. goals. ~~items below.~~
        • ~~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~~

3. Determine that all selected diploma requirements, based on the chosen career, are current and postsecondary plans are developed.
    a. ~~Schedule a meeting~~ Meet with the high school counselor to complete the following items: ~~below.~~
        • 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.~~
    b. Evaluate postsecondary programs to determine progress towards meeting postsecondary/career goals.
    c. Create or revise an academic/college ~~a student~~ résumé that includes the following items: ~~the items below.~~
        • Work experience (e.g., internships, job shadowing experiences, summer jobs, part-time work, family obligations).
        • Volunteer~~ing~~/community service involvement ~~projects~~
        • School and academic information
        • Leadership activities
        • Awards and recognition received
        • Club and organization involvement

- Extracurricular activities

4. ~~Determine which college/university program of study or career pathway best meets the completed ISP.~~
   a. ~~Discuss the differences between private, public, and religious colleges and universities regarding cost and requirements for admittance.~~
   b. ~~Research to identify the top three potential colleges and universities for the programs of study that align with the ISP.~~
   c. ~~Schedule college/university campus tours (in person or virtual) with staff or a counselor.~~
   d. ~~Complete an individual career assessment using an online resource (e.g., O*NET online).~~
   e. ~~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).~~

Unit 2: The Student Portfolio and Exhibit

The following unit provides all students with an opportunity to develop a portfolio that uniquely demonstrates the culmination of their proficiency in academics, 21st century skills (i.e., critical thinking, creativity, collaboration, and communication), and citizenship. Reflecting on who they are while showing what they want to do, the portfolio allows students to communicate and demonstrate 21st century skills and knowledge of postsecondary and career interests.

The final portfolio exhibit should affirm students' abilities to think critically and creatively, to solve practical problems, to make reasoned and ethical decisions, and to communicate effectively. This portfolio will require cooperation and collaboration among faculty members to ensure students have the resources needed to complete the project (i.e., ~~an~~ administrators, ~~an~~ academic teachers, ~~a~~ counselors, and/or media specialists).

Competencies and Suggested Objectives

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

2. ~~Demonstrate how to c~~Collect and organize exemplary artifacts into the student portfolio.
      a. ~~Collect and identify~~ Identify and input individual exemplary artifacts into ~~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.
      b. Write a reflection for each artifact to include ~~that will be included~~ in the final portfolio. (Sample reflection form can be found in Appendix C~~B~~.)
      c. Create a collaborative calendar with teachers, counselors, and/or school staff to determine when artifacts and written assignments for the portfolio are due throughout the year.

3. Evaluate progress for the completion of the final portfolio.
      a. Evaluate each artifact to ensure it demonstrates proficiency of 21st century skills.
      b. ~~Complete reflections on selected artifacts.~~
      c. Schedule a date and time with the teacher and/or counselor ~~and staff~~ for the final portfolio exhibit.
      d. Write and prepare formal invitations to send to the selected/designated portfolio review panel.

4. Present the final portfolio for evaluation.
   a. 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.
   b. Effectively communicate effectively how selected artifacts demonstrate the following 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
      - Evidence of self-reflection
      - Academic and social growth
      - Leadership
   c. Communicate effectively how selected artifacts demonstrate the items below.
      - Evidence of self-reflection
      - Academic and social growth
      - Leadership

5. Write and address formal thank-you notes to mail/hand deliver to the portfolio review exhibit panel members.

Unit 3: College Selection ~~and Transition~~*

Competencies and Suggested Objectives
1. Identify degree programs that Mississippi's colleges and universities offer and explain the value of a college education.
a. Define college as any education beyond high school that leads to financial stability.
b. Identify the fifteen community colleges, eight public universities, and seven private colleges/universities in Mississippi.
c. Explain the differences in the various types of college options: public versus private, for-profit versus non-profit, religiously affiliated, HBCU, two-year (community) colleges and four-year colleges/universities.
d. Explore selective colleges and the holistic admissions process.
e. Compare and contrast certificate programs, associate degrees, bachelor's degrees, and the types of institutions that offer them.
f. Explain the relationship between earning potential and postsecondary education.
g. Explore the transfer process between Mississippi's public institutions of higher learning and community college systems using the <u>Mississippi Articulation & Transfer Tool</u>.
2. Investigate potential colleges/universities and/or military branches based on the ISP and career interests.
a. Utilize virtual tools in the college exploration process such as ~~Create a student profile at~~ <u>Big Future</u>, <u>Encourage</u> or other selected resources. ~~to use in the college search~~.
~~b. Select colleges/universities or military branches to research based on the ISP and career interests.~~
c. Review academic requirements and terminology for college admission and selection, such as College Prep Curriculum (CPC), ACT superscores versus composite scores or SAT scores, WorkKeys and types of GPA (core, cumulative, weighted).
d. Participate in exploratory opportunities to learn about college/university and/or military options (e.g., high school college/career fair, on-campus big preview events, college/university campus tours (in person or virtual), etc.). ~~with staff or a counselor.~~
e. Compare admissions requirements for each of the chosen ~~selected~~ colleges/universities and/or military branches ~~military branches or selected colleges/universities~~ (e.g., WorkKeys, ASVAB, ACT score, grade point average (GPA), essay, resume, and recommendation letter requirements).
~~f. Determine "cost of attendance" (COA) for each college/university selected (myintuition).~~
g. Compare and contrast the selected colleges/universities and/or or military branches based on the ISP and career interests.
~~h. 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.~~
~~i. Create a calendar of application deadlines for selected colleges/universities and/or a calendar of dates for enlistment/enrollment requirements for a selected military branch or ROTC.~~

3. Determine which college/university program of study best meets the completed ISP.
   a. ~~Research to~~ Identify the top three potential colleges/universities for the programs of study that align with the ISP.
   b. Determine the "cost of attendance" (COA) for each college/university ~~selected~~ chosen and identify what is included therein, including the breakdown of the value of each category: tuition and fees, room and board, books/supplies, personal expenses, transportation expenses, and miscellaneous expenses. Compare top three colleges/universities' COA.
   c. ~~Participate in college/university campus tours (in person or virtual) with staff or a counselor.~~
   d. Compose and send ~~Write~~ emails to potential college/university admissions representatives ~~counselors~~ to introduce the student and their interests as well as request information on upcoming scheduled events and activities and important deadlines.
   e. Create a calendar of important deadlines for each chosen college/university and/or a calendar of dates for enlistment/enrollment requirements for the selected military branch. ~~or ROTC.~~
   f. ~~Complete an individual career interest assessment using an online resource (e.g., O*NET online).~~
   g. ~~Research online resources for career exploration options to prepare for a career, internships, and/or college or university (e.g., Get2College, MATT, Encourage and Big Future).~~

4. Demonstrate the ability to complete college admissions applications.
   a. ~~Identify the~~ Review the documents needed to complete a college application (e.g., ACT scores, transcripts, fee waiver, admissions essays, résumés, recommendations, etc.) and create a submission plan (e.g., request ACT scores and transcripts from counselor).
   b. Identify the housing application process, requirements, and deadlines.
   c. ~~Utilize admissions counselors from selected colleges to provide information on the application process and selection.~~
   d. **(Juniors Only)** Complete a mock college application. ~~for review by a faculty member.~~
   e. **(Seniors Only)** Complete college ~~an official~~ applications for ~~selected~~ colleges/universities. (It is recommended that students complete at least three applications – typically one in each category: a fit, match and reach.) ~~reach, match, and safety.)~~
   f. **(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.~~ Request that official documents (e.g., transcripts, ACT scores, fee waivers, etc.) be sent from the school counselor to the colleges/universities to which the student has applied.

2. **(Applications that require essays)** Develop a written essay to meet college admissions, program entry, and/or scholarship requirements.
    a. 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).
    b. Research and choose a relevant essay prompt.
    c. Create a draft of the college essay to be reviewed and edited by a faculty member or counselor.
    d. Create a final draft of the essay for submission to the selected college/university.
2. **(Juniors Only)** Prepare for a transition to college.
    a. Research college academic programs offered in the summer that align with interests and career paths.
    b. Register for college/university campus visits.

*Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Unit 4: Applying for Financial Aid*

Competencies and Suggested Objectives
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.~~
a. Explore the overall financial aid process by explaining the four sources of financial aid: private aid, institutional aid, Mississippi aid, and federal aid. ~~Explain the difference between scholarships, student loans, work-study programs, and the Pell Grant as financial aid options and determine the order in which they should be used when applying to a college/university.~~
b. Review financial aid terminology.
c. Identify the types of institutional financial aid options that are available at each college/university the student is considering (e.g., academic merit scholarships, need-based grants, competitive application-based scholarships, involvement-based aid, etc.).
d. Research the available funding sources ~~scholarships~~ available to students for their chosen ~~will apply to selected~~ academic or technical programs (e.g., private ~~outside~~ scholarships, ~~university or~~ college/university scholarships, Mississippi aid, or federal aid).
e. Explore military options for college financial aid.
f. Explore transfer student financial aid options available between community colleges and universities (e.g., Phi Theta Kappa, institutional transfer scholarships, Jack Kent Cook, etc.).
g. Calculate the amount of financial aid needed for each of the ~~selected~~ chosen colleges/universities using tools such as the financial aid calculators on each college/university website and/or a college cost comparison worksheet.
h. Use online tools, websites and/or workbooks to develop an understanding of student loans as a funding option by investigating the types of student loans, loan amount limits, interest rates, and repayment options.~~, using online tools, websites, or workbooks.etc.~~ (studentloans.gov)
2. Complete applications for financial aid.**
a. ~~Explore Free Application for Federal Student Aid (FAFSA) resources to gain~~ Develop an understanding of what ~~it~~ the Free Application for Federal Student Aid (FAFSA) is, how it is used, ~~what it is used for,~~ and why it is important.
b. Create a Federal Student Financial Aid username and password (FSA ID) to be used for all studentaid.gov ~~Federal Student Aid~~ applications such as~~,~~ FAFSA~~,~~ and ~~F~~federal student loans.
c. Determine eligibility for ~~the~~ Mississippi's grant programs ~~HELP grant and other scholarships (e.g., Mississippi Scholars)~~ based on information obtained from the ISP.
d. Research and apply for available private scholarships (national, regional, and/or local).
e. Research and complete the scholarship application for each chosen college/university..

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f. ~~**(Juniors Only)** Use the EFC (Expected Family Contribution) calculator (Get2College) to determine eligibility for financial aid.~~

g. **(Seniors Only)** Complete the FAFSA at studentaid.gov or complete a mock FAFSA via the Federal Student Aid FAFSA Demo Site between October 1 and March 31. ~~(fafsa.gov)~~

(Juniors Only) Complete a mock FAFSA via the Federal Student Aid FAFSA Demo site.

h. **(Seniors Only)** Complete the Mississippi Aid Application (MAAPP) at msfinancialaid.gov between October 1 and March 31. ~~(msfinancialaid.org)~~

** Students who are undocumented are not eligible to complete and submit federal or Mississippi aid applications.

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3. Update calendar of important dates created in Unit 3, Competency 3, Objective D to~~Complete an application worksheet, including~~ include scholarship/financial aid deadlines and requirements to maintain each while enrolled in college.

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4. Compose a writing submission to use when applying for scholarships. ~~Develop a written essay to meet college admissions, program entry, and/or scholarship requirements.~~

   a. Identify if ~~the requirements of selected~~ college/university admissions, special programs ~~entry,~~ and/or scholarships require writing submissions ~~essay~~ and the requirements (e.g., relevant topics, word count, spacing, font, sourcing ~~header and footer note~~s, etc.).

   b. ~~Research and choose a relevant essay prompt.~~

   c. Explore the different types of writing submissions that may be required – personal statement, response to essay topic prompt, creative writing piece, etc.

   d. Use sample prompts to create and submit a draft of a ~~the~~ college essay for review. ~~and edited by a faculty member or counselor.~~

   e. Draft a personal statement for review.

   f. Create a final draft of a writing submission (e.g., personal statement or college essay) ~~the essay~~ for submission to ~~the selected~~ colleges/universit~~y.~~ies.

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5. Participate in mock scholarship and academic interviews.

   a. Explore how scholarship/academic interviews are used by colleges.

   b. Identify and examine questions that may be asked during a scholarship/academic interview.

   c. Review appropriate attire, behavior, and best practices for an interview.

   d. Participate in a mock scholarship interview with peers and/or teachers. ~~CCR instructors.~~

   e. Write a reflection on ~~of~~ the scholarship/academic interview process and determine strengths and areas of growth.

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~~6. Understand the financial aid award letter process.~~

   ~~a. Complete required verification from the college/university and/or the Mississippi Office of Student Financial Aid.~~

   ~~b. Review financial aid packages the semester prior to attending a college/university.~~

   ~~c. Review the "Cost of College" resources from Get2College. Complete the resources based on the chosen college/university.~~

   ~~d. Accept a financial aid package for a college/university through an online student account.~~

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*Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Unit 5: Preparing for a Career and Internship

Competencies and Suggested Objectives
1. Explore in-demand careers in Mississippi.
a. Describe the career clusters and give a brief overview of each (e.g., CareerOneStop).
b. Identify jobs in Mississippi within each career cluster.
c. Define and discuss credentials of value.
d. Use the occupational projections data from the Mississippi Department of Employment Security to examine the expected number of future workers in different occupations and areas of the state.
2. 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).
a. Determine the skills, education, and training ~~that will be~~ needed for the selected career/profession.
b. Explore the technology used in the selected career/profession.
c. Identify potential salary and employee benefits/compensations for the selected career.
d. Research current and future job availability for the selected career path based on location.
e. Determine the return on investment for the selected career.
f. Create a spreadsheet or flow chart showing the advancement of the selected career path, and track the cost of any additional education/certifications that could be required throughout this career or other related options.
3. Create a professional email address to utilize when applying for colleges and/or jobs.
a. Evaluate the necessity of using a personal/professional email address when applying for college and/or jobs instead of a school or work email address.
b. Compare and contrast various email service providers.
c. Identify an appropriate, professional username.
d. Explore proper email etiquette when communicating professionally.
4. Create a professional résumé tailored to the chosen career field.
5. Participate in an internship, career interview, or job shadowing experience in person or online that is related to a researched career field.
a. Distinguish between an internship, a career interview, and a job shadowing experience.
b. Discuss and implement ~~the purpose of~~ an internship, ~~a~~ career interview, and/or ~~a~~ job shadowing experience. ~~and how participating can provide purposeful exposure to a researched career path.~~
~~c. Schedule a meeting with designated school staff to plan and schedule internship/job-shadowing hours and expectations.~~
d. Identify essential soft skills ~~(technical, transferable, and/or "soft") that are~~ needed for the selected career field.
e. Explain what the selected career looks like daily.
f. Determine the current salary scale for the desired career.
g. List the advantages and disadvantages of entering the selected career field.
h. Identify work experiences that are beneficial to the selected career.

| | i. | Explore how to dress professionally by industry. |
| | j. | Complete and document internship/job shadowing hours within the chosen career field (if applicable). |

6. ~~Request a letter of recommendation from the internship or job shadowing experience.~~
7. ~~Submit internship or job shadowing experience evaluation forms.~~

8. Write a reflection that gives an overview of the internship, career interview, or job shadowing experience and answers the following questions: ~~The reflection should also answer the questions below.~~

- 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?

Unit 6: Financial Literacy

Competencies and Suggested Objectives
1. Compare sources of personal income and compensation and analyze factors that affect net income.
a. Analyze the monetary and non-monetary value of employee benefits in addition to wages and salaries.
b. Identify non-income factors that influence career choice.
c. Compare cost of living between geographic areas.
d. Compare the unemployment rates of workers with different levels of education.
e. Describe the relationship between gross and net income.
f. Identify the parts of a paycheck stub and describe the purpose of deductions.
g. Explain the purpose of income tax and how it impacts net income.
h. Explore ways to file income taxes.
i. Analyze and/or complete a Form W-4, Mississippi Employee's Withholding Exemption Certificate, and Form I-9.
2. Apply reliable information and systematic decision making to personal financial spending and saving decisions.
a. Identify short-term and long-term goals for spending and saving. ~~Explain how personal financial decisions affect oneself as well as others.~~
b. Evaluate reliable resources for financial advice or representation when making financial decisions, including consulting attorneys, tax advisors, and/or financial planners.
c. Explain how to make an informed consumer decision. ~~Investigate sources of up-to-date information regarding consumer rights and responsibilities.~~
d. Describe how inflation affects financial decisions, including the price of goods and services.
e. Analyze marketing and advertising techniques designed to encourage spending.
f. Compare the advantages and disadvantages of owning a house versus renting.
g. ~~Explain the process of resolving identity theft problems as recommended by the Federal Trade Commission and relevant financial institutions.~~
h. Develop a definition of wealth based on personal values, priorities, and goals.
i. Develop a budget to manage spending and saving. ~~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.~~
j. Explain methods for adjusting a budget for unexpected expenses and/or emergencies.

3. Analyze the purpose and functions of financial institutions. ~~strategies to monitor income and expenses, plan for spending, and save for future goals.~~
   a. Compare the features and costs of personal checking/savings accounts offered by ~~different~~ various financial institutions.
   b. Investigate account management services that financial institutions provide (e.g., banking apps, websites, mobile alerts, online bill pay, direct deposit, etc.).
   c. Identify ways to deposit and withdraw funds from a personal checking and/or savings account.
   d. 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.).
   e. Write a check.
   f. Reconcile a checking account.
   g. ~~Compare the costs of cashing a check with various third parties, such as banks or credit unions, check-cashing services, and retail outlets.~~
   h. ~~Compare the advantages and disadvantages of owning a house versus renting.~~
   i. Identify common monthly bills and demonstrate how to schedule and manage bill payments.
   j. Describe the difficulties "unbanked" people face.
   k. ~~Develop a budgeting plan to manage spending and saving.~~

4. Develop strategies to control and manage credit and debt.
   a. Discuss the benefits and costs of using credit and debt.
   b. Explain the effect of debt on net worth and the ability to borrow money.
   c. Compare and contrast debit and credit cards.
   d. Examine a credit card statement and identify the interest rate and fees charged.
   e. Analyze credit reports and credit scores.
   f. Explain how landlords, potential employers and insurance companies use credit reports and credit scores in decision making.
   g. Explain how using payday loans can perpetuate a cycle of debt.
   h. Discuss the relationship between compound interest and debt and its effect on wealth building.
   i. Identify student loan repayment options. ~~Differentiate among various types of student loans and alternatives as a means of paying for postsecondary education.~~
   j. Determine the most cost-effective option for purchasing a vehicle.

5. Explain how investing helps build wealth and meet financial goals.
   a. Describe the differences between saving and investing and when to utilize each.
   b. Describe the importance of various sources of income on retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
   c. 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.
   d. Explain how compound interest works, its benefits to savers, and how to calculate it using an online calculator.
   e. Illustrate how the concept of time value of money applies to retirement planning.
   f. Compare the advantages of taxable, tax-deferred, and tax-advantaged investments for new savers, including Roth IRAs and employer-sponsored retirement vehicles.
   g. Define asset allocation and diversification and explain why they are key strategies for successful investing.
   h. Compare the consequences of delaying investment for retirement and the benefits of investing early.
   i. 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. Analyze appropriate and cost-effective risk management strategies.
   a. Describe the purpose of insurance.
   b. Identify and discuss the basic types of insurance available to consumers and determine the appropriate time to utilize each.
   c. Explain premiums, deductibles, copays, and out-of-pocket expenses.
   d. Evaluate the costs and benefits of extended warranties.
   e. 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.
   f. Identify the factors that influence the cost of homeowner's and renter's insurance.
   g. Explain the fundamentals of health insurance and identify various types of health insurance coverage.
   h. 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.
   i. Explain the process of resolving identity theft problems as recommended by the Federal Trade Commission and relevant financial institutions.
   j. Describe the costs and benefits of extended warranties. Explain premiums, deductibles, copays, and out-of-pocket expenses.

*This unit was developed, in part, by the Mississippi Council on Economic Education. The competencies and suggested objectives are based on the Council for Economic Education's *National Standards for Financial Literacy* and the *Jump$tart National Standards for K-12 Personal Finance Education.*

Unit 7: Community Service

Competencies and Suggested Objectives

1. Determine a service project that will meet a need within the local school/community.
      a. Define community service and philanthropy.
      b. Discuss the importance of community service. ~~what a community service project is and why it is important.~~
      c. Explain the purpose of a service project and how it can impact a school and/or local community.
      d. 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).
      e. 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.).

~~2. Write and present a proposal for the selected service project to peers and selected staff.~~
      ~~f. Explain how the project will benefit and create a positive environment for the local school/community involved in the project.~~
      ~~g. Create a project work plan that details how the project will be fully implemented within a school/community.~~
      If funding is required…
      ~~h. 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.~~
      ~~i. Explore external organizations/donors who can support and fund parts of the project.~~
      ~~j. Create a fundraising plan that will meet the fundraising needs for the project.~~

2. Implement a student-led service project into the school/community.
      a. Determine the roles and responsibilities of the service project work plan.
      b. Establish a consistent form of communication with volunteers, project participants, and staff involved in the project.
      c. Collect informational data on the progress of the project.
      d. Maintain financial documentation of all aspects of the service project (if applicable).

3. Evaluate the success of the student service project.
      a. Evaluate to determine if the project benefitted and created a positive environment for the local school/community.
      b. ~~Write~~ Create a report (make a video, write an article, create a slideshow, etc.) that includes a summary, key points, visuals, challenges, and recommendations for the service project.

~~4. Present the final overall report to the selected portfolio committee (e.g., make a video, write an article, create a slideshow, etc.).~~

Unit 8: Digital Literacy and Citizenship

Competencies and Suggested Objectives

1. Explain the role that digital media plays in an individual's ~~daily life~~ digital footprint and identity.
   - a. Evaluate the advantages and disadvantages of various forms of digital media.
   - b. Define digital footprint and identify online activities that contribute to it.
   - c. Identify ways to present oneself positively and authentically online.
   - d. Explain the importance of respecting other people's opinions online.
   - e. Explore ways to positively and respectfully utilize social media.
   - f. Analyze how digital ~~media~~ footprint ~~influences~~ affects ~~and impacts society affects~~ college admission and employment. ~~and career choices.~~
   - g. Explore the impact of an individual's digital footprint.
   - h. ~~Discuss different types of media and how each is used to inform society (e.g., print, newspaper, broadcast, television, radio, talk radio, internet, etc.).~~
   - i. ~~Compare the similarities and differences between digital communities and non-digital communities.~~
   - j. ~~Explore the different ways individuals interact and integrate media into their daily lives.~~
   - k. ~~Explain the purpose of a professional email account and how to create one.~~

2. Demonstrate proper etiquette when collaborating, communicating, and using digital media.
   - a. Explain how relationships are affected by digital media.
   - b. Identify cyberbullying, cyberstalking, and other inappropriate online behaviors and analyze how they can affect individuals and groups of people.
   - c. ~~Analyze how cyberbullying, cyberstalking, and other inappropriate online behaviors can affect individuals and groups of people.~~
   - d. ~~Research state and national laws and policies concerning cyberbullying, cyberstalking, and other inappropriate online behaviors.~~
   - e. Identify ways to combat hate speech.
   - f. ~~Discuss strategies that can be used to protect an individual's online privacy.~~
   - g. ~~Explain the importance of respecting other people's opinions online.~~
   - h. ~~Identify~~ Explore the responsible use of social media and how to apply it to individual social media accounts.
   - i. Research state and national laws and policies concerning ~~cyberbullying, cyberstalking, and other~~ inappropriate online behaviors.

3. ~~Evaluate the impact of social media on digital communities.~~
   - a. ~~Explore how social media sites/apps contribute to building online communities.~~
   - b. ~~Analyze the advantages and disadvantages of social media sites/apps.~~
   - c. ~~Investigate the impact personal social media accounts can have on college and career options.~~

4. ~~Analyze copyright and plagiarism laws.~~ Identify, evaluate and use information properly.
   - a. Define copyright, public domain and fair use.
   - b. Explain how to give credit to others' creative works.
   - c. Evaluate copyright and plagiarism laws. ~~on one's own creative work.~~
   - d. Assess the credibility and reliability of information found on the internet.
   - e. ~~Evaluate copyright and plagiarism laws on others' creative work.~~
   - f. ~~Identify resources that can assist with recognizing different types of licenses and copyright uses (e.g., Creative Commons).~~

5. Analyze the effects of digital media on individuals.

	a. Explore the ways individuals interact with and incorporate digital media into their daily lives.
	b. Research the impacts of screen time.
	c. Compare and contrast the ways digital media can lead to both positive and negative feelings.
	d. Create personalized guidelines for healthy digital media usage, including ideas to "unplug"to cultivate a balance between online and offline activities.
6.	Explore the various facets of internet privacy and security.
	a. Identify ways to be safe and responsible online.
	b. Identify ways in which websites collect personal data. on its users.
	c. Compare the advantages and disadvantages of websites collecting personal data.
	d. Compare private versus public information.
	e. Discuss strategies that can be used to protect an individual's online privacy.
	f. Demonstrate how to set privacy settings and update them on a regular basis.
	g. Explore the impact of an individual's digital footprint.
	h. Explain how a digital footprint can impact college and career choices.
	i. Investigate security measures that can be taken to protect an individual's identity.
	j. Discuss the characteristics and purpose of a strong passwords.
	k. Identify clickbait and strategies for avoiding it.
	l. Identify security measures that websites take to protect their users' identities.
7.	Create a presentation that applies knowledge and understanding of an aspect of digital literacy/digital and citizenship.

*The competencies and suggested objectives in this unit reference the Common Sense Media *Digital Citizenship* curriculum.

Unit 9: College Transition/Summer Melt

Competencies and Suggested Objectives
1. Understand the differences between high school and college.
a. Discuss the major differences between high school and college.
b. Identify the various types of college offices and their purposes.
c. Explore college policies and procedures (e.g., credit hours, paying per credit hour, flexibility of scheduling classes, class attendance policies, dress code, grading, discipline, instructor and teacher assistance, etc.).
d. Identify time management techniques, best practices for note taking, and tips for balancing collegiate, work, and personal life.
e. Create a mock 24-hour daily personal schedule as a college student for one week including class time, study time, eating, etc.
f. Develop an understanding of important campus resources that assist students and how to best use them (e.g., learning labs, tutoring centers, multicultural office, student success, leadership and student involvement, etc.).
g. Research student organizations and identify at least two to join (e.g., First-Generation Student Club, Student Government Association, intramural sports, etc.).
h. Create an outreach plan for connecting with professors (e.g., mentorship, study assistance, extra credit, references, etc.).
i. Define collegiate autonomy and develop approach techniques.
2. Understand the financial aid award process.
a. Discuss the timeline for financial aid awarding and reimbursements/refund checks within the academic year.
b. Review the Student Aid Report (SAR) generated after submitting the FAFSA.
c. Explore verification and the financial aid awarding process.
d. Discuss the different types of federal student loans, interest rates, and repayment options.
e. Understand and be able to complete the Professional Judgment (PJ) or financial aid appeals process at the college/university.
f. Understand and be able to complete required verification from the college/university and/or the Mississippi Office of Student Financial Aid.
g. Compare financial aid awards offered from each college/university.
h. Compare colleges/universities' cost of attendance to the anticipated financial aid award package they offer to determine the best financial option.
i. Select and accept financial aid awards for the chosen college/university through an online student account.
j. Understand and be able to complete a work-study application and accept the position if selected.
k. Review the Mississippi Aid Application (MAAPP) portal to check for any missing documents and to track Mississippi grant awarding timeline.
l. Review and be able to complete student loan acceptance requirements (e.g., loan entrance counseling, Master Promissory Note, etc.).
3. Identify the tasks needed to confirm enrollment in college/university.

a. Set up college/university email account to begin reviewing communications related to enrollment.
b. Understand and be able to complete housing requirements (e.g., deadlines, application location, fees, costs, roommate preference instructions, etc.).
c. Check the status of admission and financial aid in the college/university student portal (e.g., provide any required documentation, review financial aid notifications, pay enrollment deposit if applicable, etc.).
d. Register and plan for college/university orientation.
e. Review degree plan and course offerings and create a semester-by-semester guide of the college courses needed for degree attainment..
f. Explore transfer requirements from 2-year colleges to 4-year colleges (e.g., hours, pre-requisites, program specifics such as ACT or GPA, etc.) and Mississippi reverse transfer degree options.

4. Explore summer prep options.
a. Research summer bridge programs and make note of the requirements, costs, and deadlines.
b. Review Mississippi Summer Developmental Program (SDP) requirements before fall enrollment and research details on completion.
c. Request final transcript from high school and college (if completed dual enrollment courses) to be sent to the college/university where enrolling.
d. Search for internship and/or volunteer opportunities coordinating with prospective major.
e. Explore requirement of additional standardized testing (e.g., ACT for admission or scholarship purposes, or WorkKeys, etc.).
f. Identify college/university career center employment opportunities and check availability for upcoming semester for on-campus and/or internship opportunities.
g. **(Juniors Only)** Research college academic programs offered in the summer that align with interests and career paths and make college/university summer campus visits.

*identify specific common barriers to college entry and solutions (barriers: transportation, justice involvement, legal documentation …. solutions: college admissions offices, guidance counselors, community college navigators……)-

*Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Student Competency Profile

Student's Name: _____

This document is intended to serve as a method for the CCR instructor and/or student to maintain a record of when each unit/competency is completed. Enter the date completed in the blank column. The Student Competency Profile document can be duplicated for each student.

This document is recommended. Instructors of the CCR course may develop or revise this record, however, based on the context of their district/school's scheduling of this course and/or digital availability.

Unit 1: Introduction to College and Career Readiness		
	1.	Explain what it means to be college and career ready.
	2.	Create academic and personal S.M.A.R.T. goals for the current school year.
	3.	Determine that all selected diploma requirements, based on the chosen career, are current and postsecondary plans are developed.
	4.	Determine which college/university program of study or career pathway best meets the completed ISP.
Unit 2: The Student Portfolio and Exhibit		
	1.	Discuss the purpose and development of a student portfolio.
	2.	Demonstrate how to collect and organize exemplary artifacts into the student portfolio.
	3.	Evaluate progress for the completion of the final portfolio.
	4.	Present the final portfolio for evaluation.
	5.	Write and address formal thank you notes to mail/hand deliver to the portfolio exhibit panel members.
Unit 3: College Selection and Transition		
	1.	Investigate potential colleges/universities or military branches based on the ISP and career interests.
	2.	Demonstrate the ability to complete college admissions applications.
	3.	**(Applications that require essays)** Develop a written essay to meet college admissions, program entry, and/or scholarship requirements.
	4.	**(Juniors Only)** Prepare for transition to college.
Unit 4: Applying for Financial Aid		
	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.
	2.	Complete applications for financial aid.

	3.	Complete an application worksheet, including scholarship/financial aid deadlines and requirements to maintain each.
	4.	Participate in mock scholarship and academic interviews.
	5.	Understand the financial aid award letter process.

Unit 5: Preparing for a Career and Internship

	1.	Research a selected career path based on interests and program of study in a completed ISP.
	2.	Participate in an internship, career interview, or job shadowing experience in person or online that is related to a researched career field.
	3.	Request a letter of recommendation from an internship or job shadowing experience.
	4.	Submit internship or job shadowing experience evaluation forms.
	5.	Write a reflection that gives an overview of the internship or job shadowing experience.

Unit 6: Financial Literacy

	1.	Compare sources of personal income and compensation and analyze factors that affect net income.
	2.	Apply reliable information and systematic decision making to personal financial decisions.
	3.	Analyze strategies to monitor income and expenses, plan for spending, and save for future goals.
	4.	Develop strategies to control and manage credit and debt.
	5.	Explain how investing helps build wealth and meet financial goals.
	6.	Analyze appropriate and cost-effective risk management strategies.

Unit 7: Community Service

	1.	Determine a service project that will meet a need within the local school/community.
	2.	Write and present a proposal for the selected service project to peers and selected staff.
	3.	Implement a student-led service project into the school/community.
	4.	Evaluate the success of the student service project.
	5.	Present the final overall report to the selected portfolio committee (e.g., make a video, write an article, create a slideshow, etc.).

Unit 8: Digital Literacy and Citizenship

	1.	Explain the role that digital media plays in an individual's daily life.
	2.	Demonstrate proper etiquette when collaborating, communicating, and using digital media.
	3.	Evaluate the impact of social media on digital communities.
	4.	Analyze copyright and plagiarism laws.
	5.	Explore the various facets of internet privacy.

	6.	~~Create a presentation that applies knowledge and understanding of an aspect of digital literacy/digital citizenship.~~

CCR Course Pacing Guide

This pacing guide was developed to provide instructional guidance for teaching the CCR course. This guide includes units of study and a recommended timeline for teaching each unit(s).

Unit(s)	Description of Activities	Timeline
Introductions Introductions to each designated unit are to provide guidelines for implementation (calendars, goals, resources) and the end-of-year completion and evaluation where needed.		
Introduction to College- and Career-Readiness Unit 1	Defining and understanding college- and career-readiness	**August**
The Student Portfolio and Exhibit Unit 2	The purpose and development of a student portfolio	
Community Service Unit 7	Planning and implementing a community service project within a school or local community	
Preparing for a Career and Internship Unit 5	Identifying available resources to complete career research and internship hours within a chosen career field	
Digital Literacy and Citizenship Unit 8	Examining the impact of digital literacy on daily life, privacy, and digital communities	
College Selection and Transition Unit 3	Introduction to the college search process, determine online resources to be used throughout the course then create profiles and accounts with those resources	
Unit 3	**College Selection and Transition**	**September**
Unit 5	**Preparing for a Career and Internship**	
Unit 7	**Community Service**	
Unit 3	**College Selection and Transition**	**October**
Unit 4	**Applying for Financial Aid**	
Unit 3	**College Selection and Transition**	**November– December**
Unit 4	**Applying for Financial Aid**	
Unit 2	**The Student Portfolio and Exhibit**	
Unit 7	**Community Service** (Determine whether the project will be individual or whole class.)	
Unit 6	**Financial Literacy**	**January**
Unit 4	**Applying for Financial Aid**	
Unit 3	**College Selection and Transition**	
Unit 2	**The Student Portfolio and Exhibit**	
Unit 6	**Financial Literacy**	**February**
Unit 4	**Applying for Financial Aid**	
Unit 3	**College Selection and Transition**	
Unit 5	**Preparing for a Career and Internship**	

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CCR Course Pacing Guide
(Continued)

Unit(s)	Description of Activities	Timeline
Unit 6	**Financial Literacy**	**March**
Unit 7	**Community Service** (project implementation and completion)	
Unit 3	**College Selection and Transition**	
Unit 8	**Digital Literacy and Citizenship**	
Unit 4	**Applying for Financial Aid**	
Unit 2	**The Student Portfolio and Exhibit**	
Unit 3	**College Selection and Transition**	**April-May**
Unit 4	**Applying for Financial Aid** (Review and accept financial aid packages, awarding, cost of college)	
Unit 2	**The Student Portfolio and Exhibit**	

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Appendix A: ~~Unit~~ References and Resources

~~References and resources listed below were recommended by members of the CCR task force, teachers, and counselors who contributed to the development of this document.~~

The references and resources listed below are recommended and not endorsed by the MDE or its partnering institutions. The list may be modified or enhanced based on the needs and abilities of students and available resources.

ACT Center for Equity in Learning
ACT Center for Equity in Learning is committed to showcasing and supporting ACT's efforts to close opportunity and outcome gaps for all individuals including students of color, first-generation students, families with economic challenges and exceptional and diverse learners.
ACT

Encourage is a holistic exploration and planning resource that empowers students to understand their post-high school choices and helps them make informed decisions on their journeys.
Encourage

College Board
College Board is a mission-driven not-for-profit organization that connects students to college success and opportunity.
College Board

BigFuture is an online free college search resource that provides scholarships and college planning resources and tools for students.
Big Future

Get2College
Get2College is a program of Woodward Hines Education Foundation (WHEF), a non-profit organization. The Get2College mission is to help Mississippi students get to college and be successful there.
Get2College

Mississippi Council on Economic Education
The mission of the Mississippi Council on Economic Education (MCEE) is to increase economic and financial literacy in Mississippi by providing resources and training to K-12 educators, empowering students to create a more prosperous future for themselves and Mississippi.
Mississippi Council on Economic Education

NextGen Personal Finance
The mission of Next Gen Personal Finance is that every high school student graduate having taken a one-semester course in personal finance.
NextGen Personal Finance

Common Sense Media

Common Sense is the nation's leading nonprofit organization dedicated to improving the lives of all kids and families by providing the trustworthy information, education, and independent voice they need to thrive in the 21st century.
Common Sense Media

Unit 1: Introduction to College and Career Readiness

College résumé guidance, worksheet, templates. Retrieved from get2college.org/resumes

Components of a high school résumé [Video]. Retrieved from http://www.youtube.com/watch?v=VMw1vKv3YsY

College navigator from the National Center for Education Statistics. (n.d.). Retrieved from nces.ed.gov/collegenavigator/

Unit 2: The Student Portfolio and Exhibit

Step-by-step on how to develop a student portfolio. Los Angeles Student Portfolio Defense. (n.d.). Retrieved from http://lausdportfoliodefense.weebly.com/

Guymon, Dave. 4 free web tools for student portfolios. (2014, May 2). *Edutopia*. Retrieved from edutopia.org/blog/web-tools-for-student-portfolios-dave-guymon

Hiles, Heather (2016, July). Digital portfolios position students for success in the workforce. Retrieved from edsurge.com/news/2016-07-06-digital-portfolios-position-students-for-success-in-the-workforce

Mississippi Scholars. (n.d.). Retrieved from https://msmec.com/what-is-mississippi-scholars/

Mississippi Scholars Tech Master. (n.d.). Retrieved from msmec.com/mississippi-scholars-tech-master-information/

Teaching Channel (Producer). (2016, October). Student profile: Portfolio defense [Vide]. Retrieved October 28, 2016, from teachingchannel.org/videos/success-portfolio-defense-ccd

Palmer-Fuechsel, Virginia. (2015, August). *High school essential skills portfolio guide.* Retrieved from newschoolva.com/files/Portfolio_Guide.pdf

American Psychological Association. (2010). *Publication Manual of the American Psychological Association* [PDF] (4th ed.). Washington D.C.: American Psychological Association.

Unit 3: College Selection

College Board BigFuture—Get started. (n.d.). Retrieved from bigfuture.collegeboard.org/get-started *(Begin here in developing your lesson plans. Begin with the "Get Started" drop-down menu to introduce topics and interactive resources to students for the course. Make sure to utilize the Educator Resources Center, which includes lesson plans among other resources, as you get started.)*

Get2College (Producer). (2017, August 18). College planning and financial aid 101 [Video file]. Retrieved from youtube.com/watch?v=_rv82IYqQLM

Get2College (Producer). (2017, July 12). Recorded webinar on college search and financial aid [Video file]. Retrieved from youtube.com/watch?v=ujlDz9G7Fi4

College countdown Mississippi. (n.d.). Retrieved from https://get2college.org/college-countdown/ (Teachers may want to consider holding an "Application Day" at their schools for all seniors or just a smaller version in their classes.)

ACT prep Get2College workshops. (n.d.). Retrieved from get2college.org/what-we-do/act-prep-workshops/
        (List of ACT workshops and tips for students)

ACT prep resources from ACT. (n.d.). Retrieved from act.org/content/act/en/products-and-services/the-act/test-preparation/act-academy.html (Free ACT prep for students from ACT)

ACT prep classroom resources. (n.d.). Retrieved from resources.opened.com/okact/
        (Classroom focused ACT prep for students and educators)

College Board BigFuture—Applying to College. (n.d.). Retrieved from https://bigfuture.collegeboard.org/plan-for-college/applying-to-college (Information to have students research admissions rates and different types of admissions selection processes.)

College scholarship or admissions essay guidance. (n.d.). Retrieved from get2college.org/essays/ (Guidance on essay writing for either scholarship or admissions purposes with link to other guides and examples.)

Get2College (Producer). (2016, July 19). Your essay, your voice [Video file]. Retrieved from youtube.com/watch?v=sHvZ7whkO9M

Get2College (Producer). (2016, July 12). Your essay: catch the reader's attention [Video file]. Retrieved from youtube.com/watch?v=waZXXyO_taU

How to choose the right college. (n.d.). Retrieved from get2college.org/choosing-a-college/
        (Things to consider when researching and selecting the right college for students.)

Get2College (Producer). (2016, July 5). Visit campus [Video file]. Retrieved from youtube.com/watch?v=81lOGeRjaRw

ACT Career Ready 101. (2018). Retrieved from run2.careerready101.com/cr-main/login

Get2College (Producer). (2016, August 2). Connect with recruiters [Video file]. Retrieved from youtube.com/watch?v=4K6DaVP8AR8

Unit 4: Applying and Planning for Financial Aid

Get2College (Producer). (2017, September 22). Scholarships and the four types of financial aid [Video file]. Retrieved from youtube.com/watch?v=DvY-yC2Qyn0

HELP grant information. (n.d.). Retrieved from https://get2college.org/resources/help-grant-brochure/
(Share with students when educating on the Mississippi Financial Aid options that are available.)

Scholarship search resource. (n.d.). Retrieved from https://get2college.org/scholarships/
———— (Get2College website with lists of local and national scholarship searches)

Expected family contribution calculator. (n.d.). Retrieved from https://get2college.org/resources/efc-calculator/
———— (Get2College website with the Expected Family Contribution Calculator)

College Board BigFuture—Pay for college. (n.d.). Retrieved from https://bigfuture.collegeboard.org/pay-for-college/college-costs
———— (This is a great starting point for expanding on financial aid options from here.)

Get2College (Producer). (2017, November 8). Why should I fill out FAFSA (Free Application For Federal Student Aid) [Video file]. Retrieved from youtube.com/watch?v=vCqbw31w4kE

Get2College (Producer). (2017, December 18). State aid in Mississippi. Retrieved from youtube.com/watch?v=o3zjVKn94MY

Federal Student Aid (Producer). (2017, June 15). How to create your FSA ID [Video file]. Retrieved from youtube.com/watch?v=K7ihhGk8mCY

FAFSA website. (n.d.). Retrieved from studentaid.ed.gov/sa/fafsa

Mississippi Financial Aid application website. (n.d.). Retrieved from https://www.msfinancialaid.org/

Scholarship interview questions/guide. (n.d.). Retrieved from get2college.org/interviews/
(Use for mock scholarship interviews. These questions are compiled from universities within the state and questions they have used for scholarship interviews in the past.)

Common app ready. (n.d.). Retrieved from https://www.commonapp.org/counselors-and-recommenders/common-app-ready
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Appendix B: Individual Success Plan (ISP)

MISSISSIPPI DEPARTMENT OF EDUCATION
Ensuring a bright *future* for every child

Student Planning Tool for the Traditional Diploma

I. STUDENT INFORMATION

Student Name:		MSIS#:	

Career Cluster: (select one) Refer to guidance document for additional information	☐ Agriculture, Food, and Natural Resources ☐ Architecture and Construction ☐ Arts, A/V Technology, and Communications ☐ Business, Management, and Administration	☐ Education and Training ☐ Finance ☐ Government and Public Administration ☐ Health Science	☐ Hospitality and Tourism ☐ Human Sciences ☐ Information Technology ☐ Law, Public Safety, Corrections, and Security	☐ Manufacturing ☐ Marketing ☐ STEM ☐ Transportation, Distribution, and Logistics

II. TRADITIONAL DIPLOMA AND ENDORSEMENT OPTIONS (select at least one)

	Academic Endorsement (26 Credits) Date Selected:		Career and Technical (CTE) Endorsement (26 Credits) Date Selected:		Distinguished Academic Endorsement (28 Credits) Date Selected:
	Earn an overall GPA of 2.5.		Earn an overall GPA of 2.5.		Earn an overall GPA of 3.0.
	Courses must meet MS IHL College Preparatory Curriculum (CPC) requirements.		Must complete a four-course sequential program of study.		Earn four additional Carnegie units for a total of 28 (four science and four social studies credits)
	Earn MS IHL and community college-readiness benchmarks (ACT sub scores of 17 in English and 19 in math as approved by postsecondary for non-remediation at most community colleges and IHL college-ready courses in senior year or the equivalent SAT score as defined by IHL).		Earn two additional Carnegie units for a total of 26.		Courses must meet MS IHL CPC recommended requirements.
	Earn two additional Carnegie units for a total of 26.		Earn silver level on ACT WorkKeys.		Earn national college-readiness benchmarks on each subtest established by ACT (18 in English and 22 in math or SAT equivalency as established by College Board and IHL).

Must successfully complete one of the following:		Must successfully complete one of the following:		Must successfully complete one of the following:	
	One AP course with a C or higher and take the appropriate AP exam		One CTE dual credit or earn articulated credit in the high school CTE course		One AP course with a B or higher and take the appropriate AP exam
	One Diploma Program-IB course with a C or higher and take the appropriate IB exams		Work-based learning experience or career pathway experience		One Diploma Program-IB course with a B or higher and take the appropriate IB exams
	One academic dual-credit course with a C or higher in the course		Earn a State Board of Education-approved national credential		One academic dual-credit course with a B or higher in the course

III.   REQUIREMENTS AND RECOMMENDATIONS

Date Met	Requirements
	Student identifies an endorsement prior to entering ninth grade. Endorsement requirements can only be changed with parental permission. (Refer to Section VI for parent signature.)
	For early release, student must have met college- or career-readiness benchmarks (ACT sub scores of 17 in English and 19 in math or earned a Silver level on ACT WorkKeys or SAT equivalency sub scores). Alternately, a student must meet ALL of the following: • Have a 2.5 GPA • On track to meet diploma requirements • Passed or met all MAAP assessment requirements for graduation • Concurrently enrolled in Essentials of College Math or Essentials of College Literacy

Date Met	Recommendations
	For early graduation, a student should successfully complete an area of endorsement.
	Student should take a math or math equivalency senior year.

IV. PROGRAM OF STUDY: (Coursework must match endorsement option selected. See MS Public School Accountability Standards for course substitutions.)

Curriculum Area	Traditional Diploma Carnegie Units	7th grade	8th grade	9th grade	10th grade	11th grade	12th grade
English	4						
Math	4						
Science	3						
Social Studies	3.5						
*Physical Ed	.5						
*Health	.5						
Art	1						
College & Career Readiness	1						
Technology or Computer Science	1						
Electives	5.5						
Additional & CTE Electives (if applicable)							
TOTAL Carnegie Units Earned/GPA		/GPA:	/GPA:	/GPA:	/GPA:	/GPA:	/GPA:

V. ASSESSMENT INFORMATION

ACT							SAT				National Certification			WorkKeys	
Date(s)	Math	Science	STEM	English	Reading	Composite	Date(s)	Reading/Writing	Math	Composite	Test Name	Date(s)	Score	Date(s)	Score

Mississippi Academic Assessment Program (MAAP)				DP-IB			Advanced Placement		
MAAP Algebra 1	MAAP English 2	SATP-3 Biology	SATP-3 US History	Test Name	Date(s)	Score	Test Name	Date(s)	Score
☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state	☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state	☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state	☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state						
Date:	Date:	Date:	Date:						

College and Career Readiness

VI. DOCUMENTATION OF REVIEW OF INDIVIDUAL SUCCESS PLAN (ISP):
Requirement at exit of seventh grade (pending accreditation approval)
Signatures are only required in the second semester

Grade	Date of Review	Supervising Educator	Parent/Guardian Signature and Date	Student Signature and Date
7th				
8th				
9th				
10th				
11th				
12th				

VII. NOTES

Appendix C: Student Portfolio Guidelines and Resources

The student portfolio provides students an opportunity to demonstrate knowledge, skills, and attributes of College and Career Readiness through exemplary artifacts that answer the question "How am I prepared for college, career, and life?" The portfolio is individualized, in that it will uniquely demonstrate the culmination of students' aptitude in academics, 21st century skills (listed below) and personal growth. Reflecting on who they are while showing what they want to do, the portfolio allows students to communicate their preparedness of 21st century skills and knowledge of postsecondary and career interests.

The final portfolio presentation should affirm students' ability to think critically and creatively, to solve practical problems, to make reasoned and ethical decisions and to communicate effectively. This portfolio will require cooperation and collaboration among faculty members to ensure students have the resources needed to complete the portfolio (i.e., administrator, academic teacher, counselor, and/or media specialists).

21st Century Skills and Objectives[1]

These skills and objectives are to be used as a reference when developing the portfolio and in determining a rubric for grading. (A sample rubric has been provided.)

- **Critical Thinking**
  - Use various types of reasoning (e.g., inductive, deductive, etc.) as appropriate to the situation.
  - Analyze how parts of a whole interact with each other to produce overall outcomes in complex systems.
  - Effectively analyze and evaluate evidence, arguments, claims, and beliefs.
  - Analyze and evaluate major alternative points of view.
  - Synthesize and make connections between information and arguments.
  - Interpret information and draw conclusions based on the best analysis.
  - Reflect critically on learning experiences and processes.
  - Solve different kinds of unfamiliar problems in both conventional and innovative ways.
  - Identify and ask significant questions that clarify various points of view and lead to better solutions.

- **Communication**
  - Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts.
  - Listen effectively to decipher meaning, including knowledge, values, attitudes, and intentions.
  - Use communication for a range of purposes (e.g., to inform, instruct, motivate, and persuade).

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[1] National Education Association. (n.d.). *Preparing 21st Century Students for a Global Society: An Educator's Guide to the "Four Cs."* Retrieved June 30, 2016, from nea.org/tools/52217.htm

- Use multiple media and technologies and know how to assess their impact and effectiveness.
- Communicate effectively in diverse environments (including multilingual and multicultural).

- **Creativity**
  - Use a wide range of idea creation techniques (such as brainstorming).
  - Create new and worthwhile ideas (both incremental and radical concepts).
  - Elaborate, refine, analyze, and evaluate original ideas to improve and maximize creative efforts.
  - Develop, implement, and communicate new ideas to others effectively.
  - Be open and responsive to new and diverse perspectives; incorporate group input and feedback into the work.
  - Demonstrate originality and inventiveness in work and understand the real-world limits to adopting new ideas.
  - View failure as an opportunity to learn; understand that creativity and innovation are part of a long-term cyclical process of small successes and frequent mistakes.
  - Act on creative ideas to make a tangible and useful contribution to the field in which the innovation will occur.

- **Citizenship**
  - Participate in activities that benefit the community in some way.
  - Recognize the emotional benefits of participating in community service.
  - Identify how communities determine and fulfill needs.
  - Explore different service activities and projects that can benefit the community.
  - Recognize that every person is a part of multiple communities.

- **College and Career Readiness**
  - Demonstrate flexibility in various situations.
  - Manage time wisely in order to complete goals in a timely manner.
  - Complete tasks and assignments independently and in group settings.
  - Act responsibly to oneself and towards others.
  - Follow through with assignments or responsibilities until they are completed.
  - Recognize the importance of being a self-directed learner.
  - Act as a leader to guide others to success.

- **Collaboration**
  - Demonstrate the ability to work effectively and respectfully with diverse teams.
  - Exercise flexibility and a willingness to help make the necessary compromises to accomplish a common goal.
  - Assume a shared responsibility for collaborative work, and value the individual contributions made by each team member.

Artifacts

The following list includes examples of areas from which students can select exemplary artifacts. This list should not be considered all inclusive. The recommended number of artifacts is 10. However, the total number of artifacts included is up to individual schools/districts.

- Classwork (e.g., assignments, papers, tests/quizzes, essays, projects, written work, journal entries, artwork, etc.)
- Photographs and videos
- Documentation from community service projects
- College essays
- Scholarship applications
- ACT scores
- PSAT scores
- WorkKeys scores
- Professional résumés
- Mock interview videos
- Internship notes and reflections
- Other

Exemplary Artifact Checklist

Use the following statements to determine if the artifact chosen could be an exemplary artifact.
- I worked on this artifact for more than one week, either independently or in class.
- I played a significant role in creating this artifact.
- I revised this artifact based on received feedback.
- I was challenged while working on this artifact.
- I can demonstrate my understanding of content standards through this artifact.
- I can explain what 21st century skills I learned or developed through this artifact.
- I can explain how this artifact connects to life outside of school and/or my future.
- I grew as a student and as an individual through this artifact.

Examples and other resources to help guide the process of developing this unit can be found at the following link: lausdportfoliodefense.weebly.com.

Digital Portfolio Assessment Rubric Sample

A portfolio review panel should be selected. This panel may consist of staff, school counselors, administration, professionals from the local community and/or student collaborators. It is recommended that the portfolio review panel meet prior to presentations to review and discuss the scoring rubric. A sample scoring rubric has been provided below.

Individual students should meet with their staff/school counselor to schedule the date and time of their portfolio presentation. This presentation will showcase selected artifacts, self-reflections, and other assigned items that demonstrates a student's ability to meet the demands of postsecondary/a career.

	Level 4	Level 3	Level 2	Level 1
Artifacts Support the Following 21st Century Skills: ☐ Critical thinking ☐ Collaboration ☐ Communication ☐ Creativity ☐ Citizenship ☐ College and Career Readiness	Artifacts included in the portfolio *clearly* connect and support the objectives under each of the 21st Century Skills. A *thoughtful and thorough* explanation is given for the selection of each of the chosen artifacts and how they support 21st Century Skills.	Artifacts included in the portfolio *sufficiently* connect and support the objectives under each of the 21st Century Skills. An *adequate* explanation is given for selection of each of the chosen artifacts and how they support 21st Century Skills.	Artifacts included in the portfolio *partially* connect and support the objectives under each of the 21st Century Skills but others do not. A *limited* explanation is given for the selection of each of the chosen artifacts and how they support 21st Century Skills.	Artifacts included in the portfolio *do not* connect and support the objectives stated under each of the 21st Century Skills. An explanation is *not* given for the selection of each of the chosen artifacts and how they support 21st Century Skills.
Evidence of Growth	Through the selected artifacts and written explanations, the student demonstrated *an extraordinary level* of academic and personal growth from the beginning of the school year to the end of the year.	Through the selected artifacts and written explanations, the student demonstrated a *moderate level* of academic and personal growth from the beginning of the school year to the end of the year.	Through the selected artifacts and written explanations, the student demonstrated a *minimal amount* of academic and personal growth from the beginning of the school year to the end of the year.	Through the selected artifacts and written explanations, the student demonstrated *no growth* from the beginning of the year to the end of the year.

	Level 4	Level 3	Level 2	Level 1
Evidence of Self-Reflection	There is *extensive evidence* of self-reflection of each artifact woven throughout the entire portfolio. The reflection demonstrates *higher-level thinking, and great consideration* has been factored into the connections between the reflections and artifacts.	There is *some evidence* of self-reflection woven throughout the entire portfolio. The student has demonstrated *some consideration* of the connections between the reflections and the artifacts.	There is *minor evidence* of self-reflection throughout the portfolio. The student has made *some* connections between the reflections and the artifacts.	There is *no evidence* of self-reflection in any part of the portfolio. The student *has not* made any connections between the reflections and the artifacts.
Variety of Artifacts	There is a variety of *10 or more* artifacts included in the portfolio. The artifacts were creatively chosen to show academic and personal growth while reflecting 21st century skills.	There is a variety of less than *10 and more than six* artifacts included in the portfolio. *Some* creativity was used, with artifacts chosen to show academic and social growth while reflecting 21st century skills.	There is a variety of *six or less* artifacts selected. *Minimal* creativity was used to show how each artifact reflects 21st century skills.	There is a variety of *five or less* artifacts included in the portfolio. *No creativity* was used in choosing artifacts to show academic and personal growth while reflecting 21st century skills.
Visual Appeal and Organization	The portfolio is professional and well-organized and there is **extensive** evidence the student carefully planned the appearance of the portfolio. The portfolio is organized to where the audience can easily identify significant connections between artifacts, explanations, and reflections without any confusion.	The portfolio is aesthetically pleasing and organized. There is *some* evidence that the student carefully planned the appearance of the portfolio. The portfolio is organized so that the audience can identify some connection between artifacts, explanations, and reflections with minimal confusion.	The portfolio is **limited** in aesthetically pleasing characteristics. There is little evidence the student sufficiently planned the portfolio. The portfolio is arranged in sections that may not have a specific order or organization. The audience has moderate difficulty identifying some connection between artifacts, explanations, and reflections.	The portfolio is not aesthetically pleasing in any way. There is **no evidence** that thought was put into planning the appearance of the portfolio. The portfolio has no order or organization. The audience is unable to identify a connection between artifacts, explanations, and/or reflections.

	Level 4	Level 3	Level 2	Level 1
Presentation Preparation	*All* aspects of the presentation are well prepared, and the student demonstrates a ***complete grasp*** of the portfolio's purpose.	*Most* aspects of the presentation are well prepared. *Most* aspects of the portfolio's purpose are ***completely*** understood by the student.	*Most* aspects of the presentation are well prepared. ***Some major*** aspects of the portfolio's purpose **are not completely** understood by the student.	*Some* aspects of the presentations were ***not well prepared***. **Some** aspects of the portfolio's purpose ***were not completely*** understood by the student.
Public Speaking Skills	The student has good voice inflection and does an outstanding job in the speaking aspect of the presentation.	The student has generally good voice inflection and makes very few errors in speaking or communicating	The student has some voice inflection and does attempt to communicate clearly, making a few errors in communicating.	The student has very few changes in voice inflection and makes some major errors in communicating.
Balance of Product and Process	The student has been ***highly engaged*** with the entire portfolio process throughout the whole year. It is evident that the student took optimal pride in selecting the artifacts.	The student has been ***engaged*** with the portfolio process throughout the year. There is evidence that the student took pride in selecting the artifacts.	The student has been ***somewhat engaged*** with the portfolio process throughout the year.	The student has ***not been engaged*** with the portfolio process throughout the year.

Student Artifact Reflection Sheet

Which one of the 21st century skills does this artifact address?

☐ Critical thinking   ☐ Collaboration   ☐ Communication

☐ Creativity   ☐ Citizenship   ☐ College and Career Readiness

Describe the artifact that you have chosen. Where and when is it from? If applicable, describe the assignment or activity.

_____

_____

_____

_____

_____

How does this artifact support the objectives under the identified 21st century skill?

_____

_____

_____

_____

_____

How can this skill be applied in college, career, and/or life?

_____

_____

_____

_____

_____

Appendix D: 21st Century Skills

	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6	Unit 7	Unit 8	Unit 9
21st Century Standards									
CS1									
CS2						X			
CS3								X	
CS4									
CS5									
CS6		X							
CS7	X	X				X	X	X	
CS8	X	X	X	X	X	X	X	X	
CS9	X	X	X	X	X	X	X	X	
CS10		X	X	X				X	
CS11	X	X	X	X	X	X	X	X	
CS12	X	X	X	X	X	X	X	X	
CS13	X	X	X	X	X	X	X	X	
CS14	X	X	X	X	X	X	X	X	
CS15	X	X	X	X	X	X	X	X	
CS16	X	X					X	X	

CSS1-21st Century Themes

CS1 **Global Awareness**
1. Using 21st century skills to understand and address global issues
2. Learning from and working collaboratively with individuals representing diverse cultures, religions, and lifestyles in a spirit of mutual respect and open dialogue in personal, work, and community contexts
3. Understanding other nations and cultures, including those that speak non-English languages

CS2 **Financial, Economic, Business, and Entrepreneurial Literacy**
1. Knowing how to make appropriate personal economic choices
2. Understanding the role of the economy in society
3. Using entrepreneurial skills to enhance workplace productivity and career options

CS3 **Civic Literacy**
1. Participating effectively in civic life through knowing how to stay informed and understanding governmental processes
2. Exercising the rights and obligations of citizenship at the local, state, national, and global levels
3. Understanding the local, state, national and global implications of civic decisions

CS4 **Health Literacy**
1. Obtaining, interpreting, and understanding basic health information and services and using such information and services in ways that enhance health
2. Understanding preventive physical and mental health measures, including proper diet, nutrition, exercise, risk avoidance, and stress reduction
3. Using available information to make appropriate health-related decisions
4. Establishing and monitoring personal and family health goals
5. Understanding national and international public health and safety issues

CS5 **Environmental Literacy**
1. Demonstrating knowledge and understanding of the environment and the circumstances and conditions affecting it, particularly as it relates to air, climate, land, food, energy, water, and ecosystems
2. Demonstrating knowledge and understanding of society's impact on the natural world (e.g., population growth, population development, resource consumption rate, etc.)
3. Investigating and analyzing environmental issues and making accurate conclusions about effective solutions
4. Taking individual and collective action toward addressing environmental challenges (e.g., participating in global actions, designing solutions that inspire action on environmental issues, etc.)

CSS2-Learning and Innovation Skills

CS6 **Creativity and Innovation**
1. Think creatively.
2. Work creatively with others.
3. Implement innovations.

CS7 **Critical Thinking and Problem Solving**
1. Reason effectively.
2. Use systems thinking.
3. Make judgments and decisions.
4. Solve problems.

CS8 **Communication and Collaboration**
1. Communicate clearly.
2. Collaborate with others.

CSS3-Information, Media, and Technology Skills

CS9 **Information Literacy**
1. Access and evaluate information.
2. Use and manage information.

CS10 Media Literacy
1. Analyze media.
2. Create media products.

CS11 ICT Literacy
1. Apply technology effectively.

CSS4-Life and Career Skills

CS12 Flexibility and Adaptability
1. Adapt to change.
2. Be flexible.

CS13 Initiative and Self-Direction
1. Manage goals and time.
2. Work independently.
3. Be self-directed learners.

CS14 Social and Cross-Cultural Skills
1. Interact effectively with others.
2. Work effectively in diverse teams.

CS15 Productivity and Accountability
1. Manage projects.
2. Produce results.

CS16 Leadership and Responsibility
1. Guide and lead others.
2. Be responsible to others.

Appendix E: National Standards in K-12 Personal Finance

The following standards were obtained from Jump$tart. These standards, which were used in the development of Unit 6: Financial Literacy, can be found at the following link: jumpstart.org/what-we-do/support-financial-education/standards/.

Employment and Income
- Use a career plan to develop personal income potential.
    - Standard 1. Explore job and career options.
    - Standard 2. Compare sources of personal income and compensation.
    - Standard 3. Analyze factors that affect net income.

Spending and Saving
- Apply strategies to monitor income and expenses, plan for spending, and save for future goals.
    - Standard 1. Develop a plan for spending and saving.
    - Standard 2. Develop a system for keeping and using financial records.
    - Standard 3. Describe how to use different payment methods.
    - Standard 4. Apply consumer skills to spending and saving decisions.

Credit and Debt
- Develop strategies to control and manage credit and debt.
    - Standard 1. Analyze the costs and benefits of various types of credit.
    - Standard 2. Summarize a borrower's rights and responsibilities related to credit reports.
    - Standard 3. Apply strategies to avoid or correct debt management problems
    - Standard 4. Summarize major consumer credit laws.

Investing
- Implement a diversified investment strategy that is compatible with personal financial goals.
    - Standard 1. Explain how investing may build wealth and help meet financial goals.
    - Standard 2. Evaluate investment alternatives.
    - Standard 3. Demonstrate how to buy and sell investments.
    - Standard 4. Investigate how agencies protect investors and regulate financial markets and products.

Risk Management and Insurance
- Apply appropriate and cost-effective risk management strategies.
    - Standard 1. Identify common types of risks and basic risk management methods.
    - Standard 2. Justify reasons to use property and liability insurance.
    - Standard 3. Justify reasons to use health, disability, long-term care, and life insurance.

Financial Decision-Making

- Apply reliable information and systematic decision-making to personal financial decisions.
  - Standard 1. Recognize the responsibilities associated with personal financial decisions.
  - Standard 2. Use reliable resources when making financial decisions.
  - Standard 3. Summarize major consumer protection laws.
  - Standard 4. Make criteria-based financial decisions by systematically considering alternatives and consequences.
  - Standard 5. Apply communication strategies when discussing financial issues.
  - Standard 6. Analyze the requirements of contractual obligations.
  - Standard 7. Control personal information.
  - Standard 8. Use a personal financial plan.

Appendix F: National Standards for Financial Literacy

The following standards were obtained from the Council of Economic Education. These standards, which were used in the development of Unit 6: Financial Literacy, can be found at the following link: councilforeconed.org/wp-content/uploads/2013/02/national-standards-for-financial-literacy.pdf.

Summary of the Standards

I. Earning Income

Income for most people is determined by the market value of their labor, paid as wages and salaries. People can increase their income and job opportunities by choosing to acquire more education, work experience, and job skills. The decision to undertake an activity that increases income or job opportunities is affected by the expected benefits and costs of such an activity. Income also is obtained from other sources such as interest, rents, capital gains, dividends, and profits.

II. Buying Goods and Services

People cannot buy or make all the goods and services they want; as a result, people choose to buy some goods and services and not others. People can improve their economic well-being by making informed spending decisions, which entails collecting information, planning, and budgeting.

III. Saving

Saving is the part of income that people choose to set aside for future uses. People save for different reasons during their lives. People make different choices about how they save and how much they save. Time, interest rates, and inflation affect the value of savings.
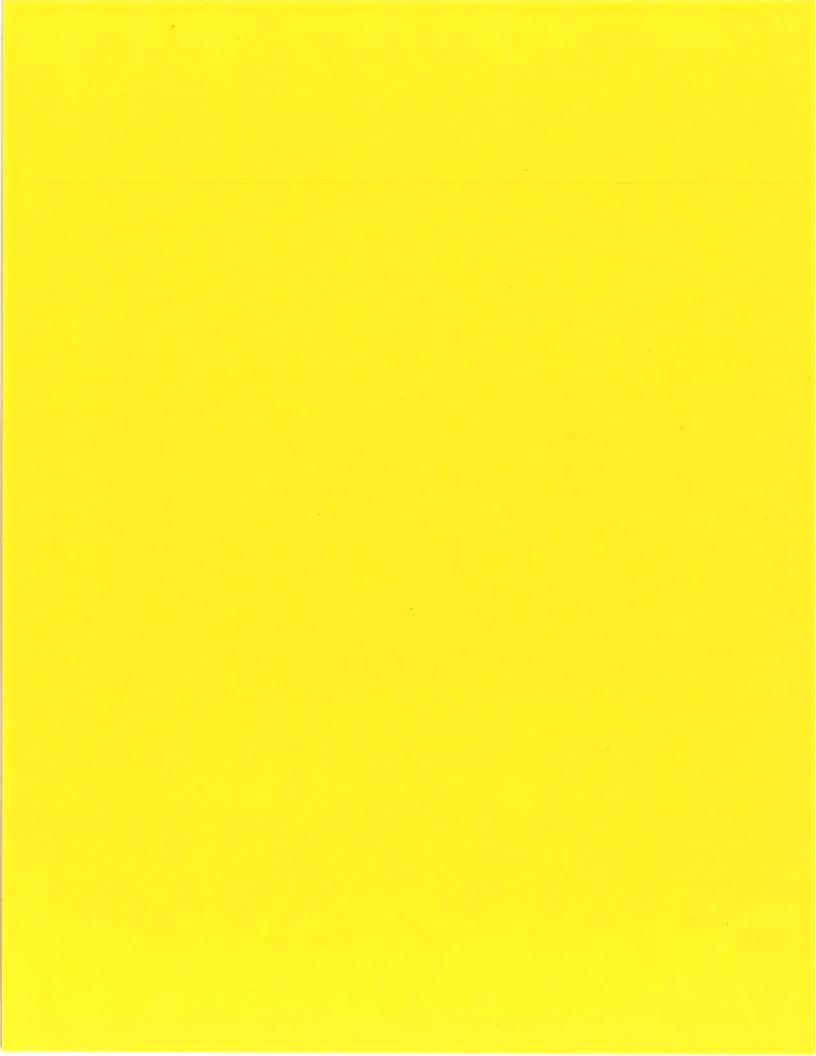
IV. Using Credit

Credit allows people to purchase goods and services that they can use today and pay for those goods and services in the future with interest. People choose among different credit options that have different costs. Lenders approve or deny applications for loans based on an evaluation of the borrower's past credit history and expected ability to pay in the future. Higher-risk borrowers are charged higher interest rates; lower-risk borrowers are charged lower interest rates.

V. Financial Investing

Financial investment is the purchase of financial assets to increase income or wealth in the future. Investors must choose among investments that have different risks and expected rates of return. Investments with higher expected rates of return tend to have greater risk. Diversification of investment among several choices can lower investment risk.

VI. Protecting and Insuring

People make choices to protect themselves from the financial risk of lost income, assets, health, or identity. They can choose to accept risk, reduce risk, or transfer the risk to others. Insurance allows people to transfer risk by paying a fee now to avoid the possibility of a larger loss later. The price of insurance is influenced by an individual's behavior.

2023 Mississippi
College and Career Readiness
Course Curriculum

MISSISSIPPI
DEPARTMENT OF
EDUCATION

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Introduction

Mission Statement

The Mississippi Department of Education (MDE) is dedicated to student success, which includes improving students' achievement of 21st century skills. The Mississippi College and Career Readiness (CCR) course curriculum provides a consistent and clear understanding of what students should achieve at the end of each unit. The curriculum was designed to be relevant to the real world, reflecting the knowledge and skills needed for success in college and career, and to compete in a global economy.

Purpose

The Mississippi CCR course was developed to support the vision and mission of the MDE that all students graduate from high school prepared for college, career, and active citizenship. The CCR course curriculum outlines the knowledge students should obtain and types of skills that must be mastered upon completion of the course. These standards have been determined to be relevant for students' successful transition to postsecondary and the workforce.

Implementation

The Mississippi CCR course is required for the graduating class of 2022 and beyond.

Unit 1: Introduction to College and Career Readiness

Throughout Unit 1, students will prepare a foundational knowledge of College and Career Readiness skills that will aid them in the transition into college, career, and life. Using the Individual Student Planning (ISP) tool to guide discussion throughout the year, students can begin or continue the process of preparing for life after high school.

Competencies and Suggested Objectives

a. Explain what it means to be college and career ready.
1. Define college and career readiness.
2. Explain and illustrate 21st century skills and why they are needed to be college and career ready.
3. Distinguish between hard skills and soft skills and how they apply to postsecondary and the workforce.
4. Determine the college and career readiness skills needed for postsecondary college/university and/or a career.

b. Create academic and personal S.M.A.R.T. goals for the current school year through high school graduation, post-secondary education, and the attainment of the desired career.
1. Discuss reasons for setting goals.
2. Identify and discuss each part of a S.M.A.R.T. goal.
3. Write S.M.A.R.T. goals that align with the current Individual Success Plan (ISP).
4. Identify action steps that will lead to the achievement of created S.M.A.R.T. goals.
5. Create a mission statement that reflects created S.M.A.R.T. goals.

c. Determine that all selected diploma requirements, based on the chosen career, are current and postsecondary plans are developed.
1. Meet with the high school counselor to complete the following items:
   - Revise/complete 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.
2. Evaluate postsecondary programs to determine progress towards meeting postsecondary/career goals.
3. Create or revise an academic/college résumé that includes the following items:
   - work experience (e.g., internships, job shadowing experiences, summer jobs, part-time work, family obligations)
   - volunteer/community service involvement
   - school and academic information

- leadership activities
- awards and recognition received
- club and organization involvement
- extracurricular activities

Unit 2: The Student Portfolio and Exhibit

The following unit provides guidance for the development of a student portfolio. This portfolio enables students to demonstrate the culmination of their proficiency in academics, 21st century skills (i.e., critical thinking, creativity, collaboration, and communication), and citizenship. Reflecting on who they are, the portfolio allows students to communicate and demonstrate 21st century skills and knowledge of postsecondary and career interests.

The final portfolio exhibit should affirm students' abilities to think critically and creatively, to solve practical problems, to make reasoned and ethical decisions, and to communicate effectively. This portfolio will require cooperation and collaboration among faculty members to ensure students have the resources needed to complete the project (i.e., administrators, academic teachers, counselors, and/or media specialists).

Competencies and Suggested Objectives

a. **Discuss the purpose and development of a student portfolio.**
1. Explain the purpose of a student portfolio.
2. Identify and explain each component of a student portfolio.
3. Assess ways a student portfolio will demonstrate 21st century skills and knowledge from across curricula.
4. Determine the requirements for the portfolio based on the assessment rubric. (Sample rubric can be found in Appendix C.)

b. **Collect and organize exemplary artifacts into the student portfolio.**
1. Identify and input individual exemplary artifacts into 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. Write a reflection for each artifact to include in the final portfolio. (Sample reflection form can be found in Appendix C.)
3. Create a collaborative calendar with teachers, counselors, and/or school staff to determine when artifacts and written assignments for the portfolio are due throughout the year.

c. **Evaluate progress for the completion of the final portfolio.**
1. Evaluate each artifact to ensure it demonstrates proficiency of 21st century skills.
2. Schedule a date and time with the teacher and/or counselor for the final portfolio exhibit.
3. Write and prepare formal invitations to send to the selected/designated portfolio review panel.

d. Present the final portfolio for evaluation.

1. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) to enhance understanding of findings, reasoning, and evidence and to add interest.
2. Effectively communicate how selected artifacts demonstrate the following items:
   - proficiency of 21st century skills based on the portfolio rubric
   - proficiency in academic standards
   - preparedness for the chosen career pathway/postsecondary program of study
   - evidence of self-reflection
   - academic and social growth
   - and leadership

e. Write and address formal thank-you notes to mail/hand deliver to the portfolio review panel members.

Unit 3: College Selection

Competencies and Suggested Objectives

a. Identify degree programs that Mississippi's colleges and universities offer and explain the value of a college education.

1. Define college as any education beyond high school that leads to financial stability.
2. Identify the fifteen community colleges, eight public universities, and seven private colleges/universities in Mississippi.
3. Explain the differences in the various types of college options: public versus private, for-profit versus non-profit, religiously affiliated, HBCU, two-year (community) colleges and four-year colleges/universities.
4. Explore selective colleges and the holistic admissions process.
5. Compare and contrast certificate programs, associate degrees, bachelor's degrees, and the types of institutions that offer them.
6. Explain the relationship between earning potential and postsecondary education.
7. Explore the transfer process between Mississippi's public institutions of higher learning and community college systems using the Mississippi Articulation & Transfer Tool.

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

1. Utilize virtual tools in the college exploration process such as Big Future, Encourage, or other selected resources.
2. Review academic requirements and terminology for college admission and selection, such as College Prep Curriculum (CPC), ACT Superscores versus composite scores or SAT scores, WorkKeys, and types of GPA (core, cumulative, weighted).
3. Participate in exploratory opportunities to learn about college/university and/or military options (e.g., high school college/career fair, on-campus big preview events, college/university campus tours [in person or virtual], etc.).
4. Compare admissions requirements for each of the chosen colleges/universities and/or military branches (e.g., WorkKeys, ASVAB, ACT score, grade point average (GPA), essay, résumé, and recommendation letter requirements).
5. Compare and contrast the selected colleges/universities and/or military branches based on the ISP and career interests.

c. Determine which college/university program of study best meets the completed ISP.

1. Identify the top three potential colleges/universities for the programs of study that align with the ISP.
2. Determine the cost of attendance (COA) for each college/university chosen and identify what is included therein, including the breakdown of the value of each category: tuition and fees, room and board, books/supplies, personal expenses, transportation expenses, and miscellaneous expenses.
3. Compare top three colleges/universities' COA.
4. Compose and send emails to potential college/university admissions representatives, introducing themselves and their interests and requesting information on upcoming scheduled events and activities and important deadlines.
5. Create a calendar of important deadlines for each chosen college/university and/or a calendar of dates for enlistment/enrollment requirements for the selected military branch.

d. Demonstrate the ability to complete college admissions applications.

1. Review the documents needed to complete a college application (e.g., ACT scores, transcripts, fee waivers, admissions essays, résumés, recommendations, etc.) and create a submission plan (e.g., request ACT scores and transcripts from counselor, etc.).
2. Identify the housing application process, requirements, and deadlines.
3. **(Juniors Only)** Complete a mock college application.
4. **(Seniors Only)** Complete college applications for colleges/universities. (It is recommended that students complete at least three applications – typically one in each category: a fit, match, and reach.)
5. **(Seniors Only)** Request that official documents (e.g., transcripts, ACT scores, fee waivers, etc.) be sent from the school counselor to the colleges/universities to which the student has applied.

Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Unit 4: Applying for Financial Aid

Competencies and Suggested Objectives

a. 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.

1. Explore the overall financial aid process by explaining the four sources of financial aid: private aid, institutional aid, Mississippi aid, and federal aid.
2. Review financial aid terminology.
3. Identify the types of institutional financial aid options that are available at each college/university the student is considering (e.g., academic merit scholarships, need-based grants, competitive application-based scholarships, involvement-based aid, etc.).
4. Research the available funding sources available to students for their chosen academic or technical programs (e.g., private scholarships, college/university scholarships, Mississippi aid, or federal aid).
5. Explore military options for college financial aid.
6. Explore transfer student financial aid options available between community colleges and universities (e.g., Phi Theta Kappa, institutional transfer scholarships, Jack Kent Cook, etc.).
7. Calculate the amount of financial aid needed for each of the chosen colleges/universities using tools such as the financial aid calculators on each college/university website and/or a college cost comparison worksheet.
8. Use online tools, websites and/or workbooks to develop an understanding of student loans as a funding option by investigating the types of student loans, loan amount limits, interest rates, and repayment options.

b. Complete applications for financial aid.

1. Develop an understanding of what the Free Application for Federal Student Aid (FAFSA) is, how it is used, and why it is important.
2. Create a Federal Student Financial Aid username and password (FSA ID) to be used for all studentaid.gov applications such as FAFSA and federal student loans.
3. Determine eligibility for Mississippi's grant programs based on information obtained from the ISP.
4. Research and apply for available private scholarships (national, regional, and/or local).
5. Research and complete the scholarship application for each chosen college/university.

6. **(Seniors Only)** Complete the FASFSA at studentaid.gov between October 1 and March 31 or complete a mock FAFSA via the Federal Student Aid FAFSA Demo site.
7. **(Juniors Only)** Complete a mock FAFSA via the Federal Student Aid FAFSA Demo site.
8. **(Seniors Only)** Complete the Mississippi Aid Application (MAAPP) at msfinancialaid.org between October 1 and March 31.

Students who are undocumented are not eligible to complete and submit federal or Mississippi aid applications.

c. **Update calendar of important dates created in Unit 3, Competency C, Objective 5 to include scholarship/financial aid deadlines and requirements to maintain each while enrolled in college.**

d. **Compose a writing submission to use when applying for scholarships.**
   1. Identify whether college/university admissions, special programs, and/or scholarships require writing submissions and the requirements (e.g., relevant topics, word count, spacing, font, sourcing, etc.).
   2. Explore the different types of writing submissions that may be required – personal statement, response to essay topic prompt, creative writing piece, etc.
   3. Use sample prompts to create and submit a draft of a college essay for review.
   4. Draft a personal statement for review.
   5. Create a final draft of a writing submission (e.g., personal statement or college essay) for submission to colleges/universities.

e. **Participate in mock scholarship and academic interviews.**
   1. Explore how scholarship/academic interviews are used by colleges.
   2. Identify and examine questions that may be asked during a scholarship/academic interview.
   3. Review appropriate attire, behavior, and best practices for an interview.
   4. Participate in a mock scholarship interview with peers and/or teachers.
   5. Write a reflection on the scholarship/academic interview process and determine strengths and areas of growth.

Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Unit 5: Preparing for a Career and Internship

Competencies and Suggested Objectives

a.   Explore in-demand careers in Mississippi.

1. Describe the career clusters and give a brief overview of each (e.g., CareerOneStop).
2. Identify jobs in Mississippi within each career cluster.
3. Define and discuss credentials of value.
4. Use the occupational projections data from the Mississippi Department of Employment Security to examine the expected number of future workers in different occupations and areas of the state.

b. 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).

1. Determine the skills, education, and training needed for the selected career/profession.
2. Explore the technology used in the selected career/profession.
3. Identify potential salary and employee benefits/compensations for the selected career.
4. Research current and future job availability for the selected career path based on location.
5. Determine the return on investment for the selected career.
6.   Create a spreadsheet or flow chart showing the advancement of the selected career path and track the cost of any additional education/certifications that could be required throughout this career or other related options.

c. Create a professional email address to utilize when applying for colleges and/or jobs.

1. Evaluate the necessity of using a personal/professional email address when applying for college and/or jobs instead of a school or work email address.
2. Compare and contrast various email service providers.
3. Identify an appropriate, professional username.
4. Explore proper email etiquette when communicating professionally.

d. Create a professional résumé tailored to the chosen career field.

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

1. Distinguish between an internship, a career interview, and a job shadowing experience.
2. Discuss and implement an internship, career interview, and/or job shadowing experience.
3. Identify essential soft skills needed for the selected career field.
4. Explain what the selected career looks like daily.
5. Determine the current salary scale for the desired career.
6. List the advantages and disadvantages of entering the selected career field.
7. Identify work experiences that are beneficial to the selected career.
8. Explore how to dress professionally by industry.
9. Complete and document internship/job shadowing hours within the chosen career field (if applicable).

f. Write a reflection that gives an overview of the internship, career interview, or job shadowing experience and answers the following 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?

Unit 6: Financial Literacy

Competencies and Suggested Objectives

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

1. Analyze the monetary and non-monetary value of employee benefits in addition to wages and salaries.
2. Identify non-income factors that influence career choice.
3. Compare cost of living between geographic areas.
4. Compare the unemployment rates of workers with different levels of education.
5. Describe the relationship between gross and net income.
6. Identify the parts of a paycheck stub and describe the purpose of deductions.
7. Explain the purpose of income tax and how it impacts net income.
8. Explore ways to file income taxes.
9. Analyze and/or complete a Form W-4, Mississippi Employee's Withholding Exemption Certificate, and Form I-9.

b. Apply reliable information and systematic decision making to personal financial spending and saving decisions.

1. Identify short-term and long-term goals for spending and saving.
2. Evaluate reliable resources for financial advice or representation when making financial decisions, including consulting attorneys, tax advisors, and/or financial planners.
3. Explain how to make an informed consumer decision.
4. Describe how inflation affects financial decisions, including the price of goods and services.
5. Analyze marketing and advertising techniques designed to encourage spending.
6. Compare the advantages and disadvantages of owning a house versus renting.
7. Develop a definition of wealth based on personal values, priorities, and goals.
8. Develop a budget to manage spending and saving.
9. Explain methods for adjusting a budget for unexpected expenses and/or emergencies.

c. Analyze the purpose and functions of financial institutions.

1. Compare the features and costs of personal checking/savings accounts offered by various financial institutions.

2. Investigate account management services that financial institutions provide (e.g., banking apps, websites, mobile alerts, online bill pay, direct deposit, etc.).
3. Identify ways to deposit and withdraw funds from a personal checking and/or savings account.
4. 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.).
5. Write a check.
6. Reconcile a checking account.
7. Identify common monthly bills and demonstrate how to schedule and manage bill payments.
8. Describe the difficulties "unbanked" people face.

d. Develop strategies to control and manage credit and debt.
1. Discuss the benefits and costs of using credit and debt.
2. Explain the effect of debt on net worth and the ability to borrow money.
3. Compare and contrast debit and credit cards.
4. Examine a credit card statement and identify the interest rate and fees charged.
5. Analyze credit reports and credit scores.
6. Explain how landlords, potential employers and insurance companies use credit reports and credit scores in decision making.
7. Explain how using payday loans can perpetuate a cycle of debt.
8. Discuss the relationship between compound interest and debt and its effect on wealth building.
9. Identify student loan repayment options.
10. Determine the most cost-effective option for purchasing a vehicle.

e. Explain how investing helps build wealth and meet financial goals.
1. Describe the differences between saving and investing and when to utilize each.
2. Describe the importance of various sources of income on retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
3. 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.
4. Explain how compound interest works, its benefits to savers, and how to calculate it using an online calculator.
5. Illustrate how the concept of time value of money applies to retirement planning.

6. Compare the advantages of taxable, tax-deferred, and tax-advantaged investments for new savers, including Roth IRAs and employer-sponsored retirement vehicles.
7. Define asset allocation and diversification and explain why they are key strategies for successful investing.
8. Compare the consequences of delaying investment for retirement and the benefits of investing early.
9. 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.

f. Analyze appropriate and cost-effective risk management strategies.
1. Describe the purpose of insurance.
2. Identify and discuss the basic types of insurance available to consumers and determine the appropriate time to utilize each.
3. Explain premiums, deductibles, copays, and out-of-pocket expenses.
4. 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.
5. Identify the factors that influence the cost of homeowner and renter insurance.
6. Explain the fundamentals of health insurance and identify various types of health insurance coverage.
7. 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.
8. Explain the process of resolving identity theft problems as recommended by the Federal Trade Commission and relevant financial institutions.
9. Describe the costs and benefits of extended warranties.

This unit was developed, in part, by the Mississippi Council on Economic Education. The competencies and suggested objectives are based on the Council for Economic Education's *National Standards for Financial Literacy* and the *Jump$tart National Standards for Personal Finance Education*.

Unit 7: Community Service

Competencies and Suggested Objectives

a. **Determine a service project that will meet a need within the local school/community.**
   1. Define community service and philanthropy.
   2. Discuss the importance of community service.
   3. Explain the purpose of a service project and how it can impact a school and/or local community.
   4. 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, or financial literacy).
   5. 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.).

b. **Implement a student-led service project into the school/community.**
   1. Determine the roles and responsibilities of the service project work plan.
   2. Establish a consistent form of communication with volunteers, project participants, and staff involved in the project.
   3. Collect informational data on the progress of the project.
   4. Maintain financial documentation of all aspects of the service project (if applicable).

c. **Evaluate the success of the student service project.**
   1. Evaluate to determine whether the project benefitted and created a positive environment for the local school/community.
   2. Create a report (e.g., make a video, write an article, create a slideshow, etc.) that includes a summary, key points, visuals, challenges, and recommendations for the service project.

Unit 8: Digital Literacy and Citizenship

Competencies and Suggested Objectives

a. **Explain the role that digital media plays in an individual's daily life, digital footprint, and identity.**
   1. Evaluate the advantages and disadvantages of various forms of digital media.
   2. Define digital footprint and identify online activities that contribute to it.
   3. Identify ways to present oneself positively and authentically online.
   4. Explain the importance of respecting other people's opinions online.
   5. Explore ways to utilize social media positively and respectfully.
   6. Analyze how digital footprint affects college admission and employment.
   7. Explore the impact of an individual's digital footprint.

b. **Demonstrate proper etiquette when collaborating, communicating, and using digital media.**
   1. Explain how relationships are affected by digital media.
   2. Identify cyberbullying, cyberstalking, and other inappropriate online behaviors and analyze how they can affect individuals and groups of people.
   3. Identify ways to combat hate speech.
   4. Explore the responsible use of social media and how to apply it to individual social media accounts.
   5. Research state and national laws and policies concerning inappropriate online behaviors.

c. **Identify, evaluate, and use information properly.**
   1. Define copyright, public domain, and fair use.
   2. Explain how to give credit to others' creative works.
   3. Evaluate copyright and plagiarism laws.
   4. Assess the credibility and reliability of information found on the internet.

d. **Analyze the effects of digital media on individuals.**
   1. Explore the ways individuals interact with and incorporate digital media into their daily lives.
   2. Research the impacts of screen time.
   3. Compare and contrast the ways digital media can lead to both positive and negative feelings.

4. Create personalized guidelines for healthy digital media use, including ideas to "unplug" to cultivate a balance between online and offline activities.

e. Explore the various facets of internet privacy and security.
1. Identify ways to be safe and responsible online.
2. Identify ways in which websites collect personal data.
3. Compare the advantages and disadvantages of websites collecting personal data.
4. Compare private versus public information.
5. Discuss strategies that can be used to protect an individual's online privacy.
6. Investigate security measures that can be taken to protect an individual's identity.
7. Discuss the characteristics and purpose of strong passwords.
8. Identify clickbait and strategies for avoiding it.

f. Create a presentation that applies knowledge and understanding of digital literacy and citizenship.

The competencies and suggested objectives in this unit reference the Common Sense Media *Digital Citizenship* curriculum.

Unit 9: College Transition/Summer Melt

Competencies and Suggested Objectives

a. Understand the differences between high school and college.

1. Discuss the major differences between high school and college.
2. Identify the various types of college offices and their purposes.
3. Explore college policies and procedures (e.g., credit hours, paying per credit hour, flexibility of scheduling classes, class attendance policies, dress code, grading, discipline, instructor, and teacher assistance, etc.).
4. Identify time management techniques, best practices for note taking, and tips for balancing collegiate, work, and personal life.
5. Create a mock 24-hour daily personal schedule as a college student for one week including class time, study time, eating, etc.
6. Develop an understanding of important campus resources that assist students and how to best use them (e.g., learning labs, tutoring centers, multicultural office, student success, leadership, and student involvement, etc.).
7. Research student organizations and identify at least two to join (e.g., First-Generation Student Club, Student Government Association, intramural sports, etc.).
8. Create an outreach plan for connecting with professors (e.g., mentorship, study assistance, extra credit, references, etc.).
9. Define collegiate autonomy and develop approach techniques.

b. Understand the financial aid award process.

1. Discuss the timeline for financial aid awarding and reimbursements/refund checks within the academic year.
2. Review the Student Aid Report (SAR) generated after submitting the FAFSA.
3. Explore verification and the financial aid awarding process.
4. Discuss the different types of federal student loans, interest rates, and repayment options.
5. Understand and be able to complete the Professional Judgment (PJ) or financial aid appeals process at the college/university.
6. Understand and be able to complete required verification from the college/university and/or the Mississippi Office of Student Financial Aid.
7. Compare financial aid awards offered from each college/university.
8. Compare colleges/universities' cost of attendance to the anticipated financial aid award package they offer to determine the best financial option.
9. Select and accept financial aid awards for the chosen college/university through an online student account.

10. Understand and be able to complete a work-study application and accept the position if selected.
11. Review the Mississippi Aid Application (MAAPP) portal to check for any missing documents and to track Mississippi grant awarding timeline.
12. Review and be able to complete student loan acceptance requirements (e.g., loan entrance counseling, Master Promissory Note, etc.).

c. Identify the tasks needed to confirm enrollment in college/university.

1. Set up a college/university email account to begin reviewing communications related to enrollment.
2. Understand and be able to complete housing requirements (e.g., deadlines, application location, fees, costs, roommate preference instructions, etc.).
3. Check the status of admission and financial aid in the college/university student portal (e.g., provide any required documentation, review financial aid notifications, pay enrollment deposit if applicable, etc.).
4. Register and plan for college/university orientation.
5. Review degree plan and course offerings and create a semester-by-semester guide of the college courses needed for degree attainment.
6. Explore transfer requirements from 2-year colleges to 4-year colleges (e.g., hours, pre-requisites, program specifics such as ACT or GPA, etc.) and Mississippi reverse transfer degree options.

d. Explore summer prep options.

1. Research summer bridge programs and make note of the requirements, costs, and deadlines.
2. Review Mississippi Summer Developmental Program (SDP) requirements before fall enrollment and research details on completion.
3. Request final transcript from high school and college (if completed dual enrollment courses) to be sent to the college/university where enrolling.
4. Search for internship and/or volunteer opportunities coordinating with prospective major.
5. Explore requirements of additional standardized testing (e.g., ACT for admission or scholarship purposes, WorkKeys, etc.).
6. Identify college/university career center employment opportunities and check availability for upcoming semester for on-campus and/or internship opportunities.

7. **(Juniors Only)** Research college academic programs offered in the summer that align with interests and career paths and make college/university summer campus visits.
8. Identify barriers to college entry (e.g., transportation, justice involvement, legal documentation, etc.) and solutions to overcome them (e.g., college admissions offices, guidance counselors, community college navigators, etc.)

Units for college and career planning were adapted by the Get2College program of the non-profit organization, Woodward Hines Education Foundation (WHEF). The Get2College mission is to help Mississippi students get to college and be successful there.

Appendix A: References and Resources

The references and resources listed below are recommended and not endorsed by the MDE or its partnering institutions. The list may be modified or enhanced based on the needs and abilities of students and available resources.

ACT Center for Equity in Learning
ACT Center for Equity in Learning is committed to showcasing and supporting ACT's efforts to close opportunity and outcome gaps for all individuals including students of color, first-generation students, families with economic challenges and exceptional and diverse learners.
ACT

BigFuture
Big Future is an online free college search resource that provides scholarships and college planning resources and tools for students.
Big Future

College Board
College Board is a mission-driven not-for-profit organization that connects students to college success and opportunity.
College Board

Common Sense Media
Common Sense is the nation's leading nonprofit organization dedicated to improving the lives of all kids and families by providing the trustworthy information, education, and independent voice they need to thrive in the 21st century.
Common Sense

Encourage
Encourage is a holistic exploration and planning resource that empowers students to understand their post-high school choices and helps them make informed decisions on their journeys.
Encourage

Get2College
Get2College is a program of Woodward Hines Education Foundation (WHEF), a non-profit organization. The Get2College mission is to help Mississippi students get to college and be successful there.
Get2College

Mississippi Council on Economic Education
MCEE

NextGen Personal Finance

The mission of Next Gen Personal Finance is having every high school student graduate with a one-semester course in personal finance completed.

The mission of the Mississippi Council on Economic Education (MCEE) is to increase economic and financial literacy in Mississippi by providing resources and training to K-12 educators, empowering students to create a more prosperous future for themselves and Mississippi.

Next Gen

Appendix B: Individual Success Plan (ISP)

MISSISSIPPI DEPARTMENT OF EDUCATION **Student Planning Tool for the Traditional Diploma**

I.	STUDENT INFORMATION		

Student Name:		MSIS#:	
Career Cluster: (select one) Refer to guidance document for additional information	☐ Agriculture, Food, and Natural Resources ☐ Architecture and Construction ☐ Arts, A/V Technology, and Communications ☐ Business, Management, and Administration	☐ Education and Training ☐ Finance ☐ Government and Public Administration ☐ Health Science	☐ Hospitality and Tourism ☐ Human Sciences ☐ Information Technology ☐ Law, Public Safety, Corrections, and Security	☐ Manufacturing ☐ Marketing ☐ STEM ☐ Transportation, Distribution, and Logistics

II.   TRADITIONAL DIPLOMA AND ENDORSEMENT OPTIONS (select at least one)

Academic Endorsement (26 Credits) Date Selected:		Career and Technical (CTE) Endorsement (26 Credits) Date Selected:		Distinguished Academic Endorsement (28 Credits) Date Selected:	
	Earn an overall GPA of 2.5.		Earn an overall GPA of 2.5.		Earn an overall GPA of 3.0.
	Courses must meet MS IHL College Preparatory Curriculum (CPC) requirements.		Must complete a four-course sequential program of study.		Earn four additional Carnegie units for a total of 28 (four science and four social studies credits)
	Earn MS IHL and community college-readiness benchmarks (ACT sub scores of 17 in English and 19 in math as approved by postsecondary for non-remediation at most community colleges and IHL college-ready courses in senior year or the equivalent SAT score as defined by IHL).		Earn two additional Carnegie units for a total of 26.		Courses must meet MS IHL CPC recommended requirements.
	Earn two additional Carnegie units for a total of 26.		Earn silver level on ACT WorkKeys.		Earn national college-readiness benchmarks on each subtest established by ACT (18 in English and 22 in math or SAT equivalency as established by College Board and IHL).

Must successfully complete one of the following:		Must successfully complete one of the following:		Must successfully complete one of the following:	
	One AP course with a C or higher and take the appropriate AP exam		One CTE dual credit or earn articulated credit in the high school CTE course		One AP course with a B or higher and take the appropriate AP exam
	One Diploma Program-IB course with a C or higher and take the appropriate IB exams		Work-based learning experience or career pathway experience		One Diploma Program-IB course with a B or higher and take the appropriate IB exams
	One academic dual-credit course with a C or higher in the course		Earn a State Board of Education-approved national credential		One academic dual-credit course with a B or higher in the course

III.	REQUIREMENTS AND RECOMMENDATIONS

Date Met	Requirements
	Student identifies an endorsement prior to entering ninth grade. Endorsement requirements can only be changed with parental permission. (Refer to Section VI for parent signature.)
	For early release, student must have met college- or career-readiness benchmarks (ACT sub scores of 17 in English and 19 in math or earned a Silver level on ACT WorkKeys or SAT equivalency sub scores). Alternately, a student must meet ALL of the following: • Have a 2.5 GPA • On track to meet diploma requirements • Passed or met all MAAP assessment requirements for graduation • Concurrently enrolled in Essentials of College Math or Essentials of College Literacy

Date Met	Recommendations
	For early graduation, a student should successfully complete an area of endorsement.
	Student should take a math or math equivalency senior year.

Curriculum Area	Traditional Diploma Carnegie Units	7th grade	8th grade	9th grade	10th grade	11th grade	12th grade
English	4						
Math	4						
Science	3						
Social Studies	3.5						
*Physical Ed	.5						
*Health	.5						
Art	1						
College & Career Readiness	1						
Technology or Computer Science	1						
Electives	5.5						
Additional & CTE Electives (if applicable)							
TOTAL Carnegie Units Earned/GPA		/GPA:	/GPA:	/GPA:	/GPA:	/GPA:	/GPA:

V. **ASSESSMENT INFORMATION**

ACT							SAT				National Certification			WorkKeys	
Date(s)	Math	Science	STEM	English	Reading	Composite	Date(s)	Reading/Writing	Math	Composite	Test Name	Date(s)	Score	Date(s)	Score

Mississippi Academic Assessment Program (MAAP)				DP-IB			Advanced Placement		
MAAP Algebra 1	MAAP English 2	SATP-3 Biology	SATP-3 US History	Test Name	Date(s)	Score	Test Name	Date(s)	Score
☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state	☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state	☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state	☐ Passed Assessment ☐ Concordance chart ☐ Composite score ☐ ACT ☐ Dual Credit ☐ CTE Requirements with WorkKeys ☐ CTE Requirements with ASVAB ☐ Transfer from accredited nonpublic school or out-of-state						
Date:	Date:	Date:	Date:						

VI. DOCUMENTATION OF REVIEW OF INDIVIDUAL SUCCESS PLAN (ISP):
Requirement at exit of seventh grade (pending accreditation approval)
Signatures are only required in the second semester

Grade	Date of Review	Supervising Educator	Parent/Guardian Signature and Date	Student Signature and Date
7th				
8th				
9th				
10th				
11th				
12th				

VII. NOTES

Appendix C: Student Portfolio Guidelines and Resources

The student portfolio provides students an opportunity to demonstrate knowledge, skills, and attributes of College and Career Readiness through exemplary artifacts that answer the question, "How am I prepared for college, career, and life?" The portfolio is individualized in that it will uniquely demonstrate the culmination of students' aptitude in academics, 21st century skills (listed below) and personal growth. Reflecting on who they are while showing what they want to do, the portfolio allows students to communicate their preparedness of 21st century skills and knowledge of postsecondary and career interests.

The final portfolio presentation should affirm students' ability to think critically and creatively, to solve practical problems, to make reasoned and ethical decisions and to communicate effectively. This portfolio will require cooperation and collaboration among faculty members to ensure students have the resources needed to complete the portfolio (i.e., administrator, academic teacher, counselor, and/or media specialists).

Artifacts

The following list includes examples of areas from which students can select exemplary artifacts. This list should not be considered all inclusive. The recommended number of artifacts is 10. However, the total number of artifacts included is up to individual schools/districts.

- Classwork (e.g., papers, assessments, essays, projects, journal entries, artwork, etc.)
- Photographs and videos
- Documentation from community service projects
- College essays
- Scholarship applications
- ACT scores
- PSAT scores
- WorkKeys scores
- Professional résumés
- Mock interview videos
- Internship notes and reflections
- Other

Exemplary Artifact Checklist

Use the following statements to determine whether the artifact chosen could be an exemplary artifact.

- I worked on this artifact for more than one week, either independently or in class.
- I played a significant role in creating this artifact.
- I revised this artifact based on received feedback.
- I was challenged while working on this artifact.
- I can demonstrate my understanding of content standards through this artifact.
- I can explain what 21st century skills I learned or developed through this artifact.
- I can explain how this artifact connects to life outside of school and/or my future.
- I grew as a student and as an individual through this artifact.

Digital Portfolio Assessment Rubric Sample

If a review panel is selected, this panel could consist of staff, school counselors, administration, professionals from the local community and/or student collaborators. It is recommended that the portfolio review panel meet prior to presentations to review and discuss the scoring rubric. A sample scoring rubric has been provided below.

Individual students should meet with their staff/school counselor to schedule the date and time of their portfolio presentation. This presentation will showcase selected artifacts, self-reflections, and other assigned items that demonstrate a student's ability to meet the demands of postsecondary and/or a career.

	Level 4	Level 3	Level 2	Level 1
Artifacts Support the Following 21st Century Skills: ☐ Critical thinking ☐ Collaboration ☐ Communication ☐ Creativity ☐ Citizenship ☐ College and Career Readiness	**Artifacts included in the portfolio clearly connect and support the objectives under each of the 21st Century Skills.** **A thoughtful and thorough explanation is given for the selection of each of the chosen artifacts and how they support 21st Century Skills.**	**Artifacts included in the portfolio sufficiently connect and support the objectives under each of the 21st Century Skills.** **An adequate explanation is given for selection of each of the chosen artifacts and how they support 21st Century Skills.**	**Some artifacts included in the portfolio partially connect and support the objectives under each of the 21st Century Skills, but others do not.** **A limited explanation is given for the selection of each of the chosen artifacts and how they support 21st Century Skills.**	**Artifacts included in the portfolio do not connect and support the objectives stated under each of the 21st Century Skills.** **An explanation is not given for the selection of each of the chosen artifacts and how they support 21st Century Skills.**
Evidence of Growth	**Through the selected artifacts and written explanations, the student demonstrated an extraordinary level of academic and personal growth from the beginning of the school year to the end of the year.**	**Through the selected artifacts and written explanations, the student demonstrated a moderate level of academic and personal growth from the beginning of the school year to the end of the year.**	**Through the selected artifacts and written explanations, the student demonstrated a minimal amount of academic and personal growth from the beginning of the school year to the end of the year.**	**Through the selected artifacts and written explanations, the student demonstrated no growth from the beginning of the year to the end of the year.**

	Level 4	Level 3	Level 2	Level 1
Evidence of Self-Reflection	There is extensive evidence of self-reflection of each artifact woven throughout the entire portfolio. The reflection demonstrates higher-level thinking, and great consideration has been factored into the connections between the reflections and artifacts.	There is some evidence of self-reflection woven throughout the entire portfolio. The student has demonstrated some consideration of the connections between the reflections and the artifacts.	There is minimal evidence of self-reflection throughout the portfolio. The student has made some connections between the reflections and the artifacts.	There is no evidence of self-reflection in any part of the portfolio. The student has not made any connections between the reflections and the artifacts.
Variety of Artifacts	There is a variety of 10 or more artifacts included in the portfolio. The artifacts were creatively chosen to show academic and personal growth while reflecting 21st century skills.	There is a variety of less than 10 and more than six artifacts included in the portfolio. Some creativity was used, with artifacts chosen to show academic and social growth while reflecting 21st century skills.	There is a variety of six artifacts included in the portfolio. Minimal creativity was used to show how each artifact reflects 21st century skills.	There is a variety of five or less artifacts included in the portfolio. No creativity was used in choosing artifacts to show academic and personal growth while reflecting 21st century skills.
Visual Appeal and Organization	The portfolio is professional and well-organized, and there is extensive evidence the student carefully planned the appearance of the portfolio. The portfolio is organized to where the audience can easily identify significant connections between artifacts, explanations, and reflections without any confusion.	The portfolio is aesthetically pleasing and organized. There is some evidence that the student carefully planned the appearance of the portfolio. The portfolio is organized so that the audience can identify some connection between artifacts, explanations, and reflections with minimal confusion.	The portfolio is limited in aesthetically pleasing characteristics. There is little evidence the student sufficiently planned the portfolio. The portfolio is arranged in sections that may not have a specific order or organization. The audience has moderate difficulty identifying some connection between artifacts, explanations, and reflections.	The portfolio is not aesthetically pleasing in any way. There is no evidence that thought was put into planning the appearance of the portfolio. The portfolio has no order or organization. The audience is unable to identify a connection between artifacts, explanations, and/or reflections.

	Level 4	Level 3	Level 2	Level 1
Presentation Preparation	All aspects of the presentation are well prepared, and the student demonstrates a complete grasp of the portfolio's purpose.	Most aspects of the presentation are well prepared. Most aspects of the portfolio's purpose are completely understood by the student.	Most aspects of the presentation are well prepared. Some major aspects of the portfolio's purpose are not completely understood by the student.	Some aspects of the presentations were not well prepared. Some aspects of the portfolio's purpose were not completely understood by the student.
Public Speaking Skills	The student has good voice inflection and does an outstanding job in the speaking aspect of the presentation.	The student has generally good voice inflection and makes very few errors in speaking or communicating	The student has some voice inflection and attempts to communicate clearly, making a few errors in communicating.	The student has very few changes in voice inflection and makes some major errors in communicating.
Balance of Product and Process	The student has been highly engaged with the entire portfolio process throughout the whole year. It is evident that the student took optimal pride in selecting the artifacts.	The student has been engaged with the portfolio process throughout the year. There is evidence that the student took pride in selecting the artifacts.	The student has been somewhat engaged with the portfolio process throughout the year.	The student has not been engaged with the portfolio process throughout the year.

Student Artifact Reflection Sheet (Sample)

Which 21st century skills is addressed with this artifact?

☐ Critical thinking   ☐ Collaboration   ☐ Communication

☐ Creativity   ☐ Citizenship   ☐ College and Career Readiness

Describe the artifact that you have chosen. Where and when is it from? If applicable, describe the assignment or activity.

_____

_____

_____

_____

_____

_____

How does this artifact support the objectives under the identified 21st century skill?

_____

_____

_____

_____

_____

_____

How can this skill be applied in college, career, and/or life?

_____

_____

_____

_____

_____

_____

Appendix D: 21ˢᵗ Century Skills

	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6	Unit 7	Unit 8	Unit 9
21ˢᵗ Century Standards									
CS1									
CS2						X			
CS3								X	
CS4									
CS5									
CS6		X							
CS7	X	X				X	X	X	X
CS8	X	X	X	X	X	X	X	X	X
CS9	X	X	X	X	X	X	X	X	X
CS10		X	X	X				X	X
CS11	X	X	X	X	X	X	X	X	X
CS12	X	X	X	X	X	X	X	X	X
CS13	X	X	X	X	X	X	X	X	X
CS14	X	X	X	X	X	X	X	X	X
CS15	X	X	X	X	X	X	X	X	X
CS16	X	X					X	X	

CSS1-21st Century Themes

CS1   Global Awareness
1. Using 21st century skills to understand and address global issues
2. Learning from and working collaboratively with individuals representing diverse cultures, religions, and lifestyles in a spirit of mutual respect and open dialogue in personal, work, and community contexts
3. Understanding other nations and cultures, including those that speak non-English languages

CS2   Financial, Economic, Business, and Entrepreneurial Literacy
1. Knowing how to make appropriate personal economic choices
2. Understanding the role of the economy in society
3. Using entrepreneurial skills to enhance workplace productivity and career options

CS3   Civic Literacy
1. Participating effectively in civic life through knowing how to stay informed and understanding governmental processes

2. Exercising the rights and obligations of citizenship at the local, state, national, and global levels
3. Understanding the local, state, national and global implications of civic decisions

CS4   **Health Literacy**
1. Obtaining, interpreting, and understanding basic health information and services and using such information and services in ways that enhance health
2. Understanding preventive physical and mental health measures, including proper diet, nutrition, exercise, risk avoidance, and stress reduction
3. Using available information to make appropriate health-related decisions
4. Establishing and monitoring personal and family health goals
5. Understanding national and international public health and safety issues

CS5   **Environmental Literacy**
1. Demonstrating knowledge and understanding of the environment and the circumstances and conditions affecting it, particularly as it relates to air, climate, land, food, energy, water, and ecosystems
2. Demonstrating knowledge and understanding of society's impact on the natural world (e.g., population growth, population development, resource consumption rate, etc.)
3. Investigating and analyzing environmental issues and making accurate conclusions about effective solutions
4. Taking individual and collective action toward addressing environmental challenges (e.g., participating in global actions, designing solutions that inspire action on environmental issues, etc.)

CSS2-Learning and Innovation Skills
CS6   **Creativity and Innovation**
1. Think creatively.
2. Work creatively with others.
3. Implement innovations.

CS7   **Critical Thinking and Problem Solving**
1. Reason effectively.
2. Use systems thinking.
3. Make judgments and decisions.
4. Solve problems.

CS8   **Communication and Collaboration**
1. Communicate clearly.
2. Collaborate with others.

CSS3-Information, Media, and Technology Skills

CS9   Information Literacy
1. Access and evaluate information.
2. Use and manage information.

CS10   Media Literacy
1. Analyze media.
2. Create media products.

CS11   ICT Literacy
1. Apply technology effectively.

CSS4-Life and Career Skills

CS12   Flexibility and Adaptability
1. Adapt to change.
2. Be flexible.

CS13   Initiative and Self-Direction
1. Manage goals and time.
2. Work independently.
3. Be self-directed learners.

CS14   Social and Cross-Cultural Skills
1. Interact effectively with others.
2. Work effectively in diverse teams.

CS15   Productivity and Accountability
1. Manage projects.
2. Produce results.

CS16   Leadership and Responsibility
1. Guide and lead others.
2. Be responsible to others