

# Life & Career Readiness

**Integrate the characteristics of personal development.** HSE.HS.29.1

- a Identify adult roles and responsibilities of each.** HSE.HS.29.1.A

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- b Describe theories of development related to the adolescent and adult life stages (e.g., Havighurst, Bronfenbrenner, Erikson).** HSE.HS.29.1.B

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- c Summarize research on values, beliefs, character and personality traits, and behavior change models.** HSE.HS.29.1.C

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- d Demonstrate goal setting skills to enhance lifestyle choices and behaviors.** HSE.HS.29.1.D

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- e Analyze decision-making models.** HSE.HS.29.1.E

**Apply career readiness skills to develop a personal career plan.** HSE.HS.29.2

- a Demonstrate effective and appropriate communication.** HSE.HS.29.2.A

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- b Implement creative problem solving and critical thinking strategies.** HSE.HS.29.2.B

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- c Model teamwork and leadership skills.** HSE.HS.29.2.C

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- d Demonstrate effective use of technology as a responsible digital citizen.** HSE.HS.29.2.D

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- e Identify personal qualities and qualifications needed for employment.** HSE.HS.29.2.E

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- f Identify potential careers, including but not limited to Family and Consumer Sciences careers.** HSE.HS.29.2.F

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- g Demonstrate the ability to effectively seek employment (e.g., completing applications, creating a resume, interviewing).** HSE.HS.29.2.G

**Explain the process of calculating income and taxes.** HSE.HS.29.3

- a Interpret a pay stub to calculate gross and net pay and identify benefits.** HSE.HS.29.3.A

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- b Define payroll withholdings and identify why deductions are made.** HSE.HS.29.3.B

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- c Describe information needed and required forms relevant to the completion of state and federal income tax forms (e.g., W-4, W-2, 1040)** HSE.HS.29.3.C

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**d Identify the purpose of taxes and differentiate between the different types of taxes (e.g., sales tax, property tax, income tax).** HSE.HS.29.3.D

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**Apply money management skills and strategies.** HSE.HS.29.4

**a Compare and contrast the various types of financial institutions and the services they provide.** HSE.HS.29.4.A

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**b Compare and contrast a statement of financial position, income and expense statement, and spending plan** HSE.HS.29.4.B

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**c Develop a personal spending plan/budget.** HSE.HS.29.4.C

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**d Compare and contrast different forms of financial exchange (e.g., cash, credit, debit, electronic funds transfer, emerging payment forms)** HSE.HS.29.4.D

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**Evaluate savings and investment strategies based on individual preferences and circumstances to achieve financial goals.** HSE.HS.29.5

**a Identify the value of saving money and strategies to save money.** HSE.HS.29.5.A

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**b Compare the characteristics of savings tools (e.g., savings account, certificates of deposit, savings bonds) and how they relate to financial goals** HSE.HS.29.5.B

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**c Distinguish between common types of investments.** HSE.HS.29.5.C

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**d Compare and contrast saving and investing strategies that consider risk, return, and building wealth.** HSE.HS.29.5.D

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**Evaluate factors that affect the choice of credit, the cost of credit, maintaining credit, and the legal aspects of using credit.** HSE.HS.29.6

**a Evaluate the opportunity cost for each financial decision involving credit (e.g., credit cards, auto loans, student loans).** HSE.HS.29.6.A

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**b Describe the process to obtain various forms of credit.** HSE.HS.29.6.B

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**c Explain the importance of credit ratings and credit scores and the effect on an individual's credit report, cost of credit, and future use of credit.** HSE.HS.29.6.C

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**d Summarize the rights and responsibilities of consumers according to credit legislation (e.g., truth-in-lending, fair credit reporting, equal credit opportunity, fair debt collection).** HSE.HS.29.6.D

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**e Explain the risks associated with fraud and fraud protection guidelines.** HSE.HS.29.6.E

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**f Apply the planned buying process to housing and transportation decisions (buying, renting, leasing).** HSE.HS.29.6.F

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**Analyze appropriate and cost-effective risk management strategies.** HSE.HS.29.7

**a Identify the terms, concepts, and practices instrumental to varied forms of insurance (e.g., deductible, premium, peril, risk).** HSE.HS.29.7.A

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**b Identify the type of insurance associated with different types of risk (e.g., automobile, personal and professional liability, property, health, life, long-term care, disability).** HSE.HS.29.7.B

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**c Compare and contrast insurance policies based on individual preferences and circumstances.** HSE.HS.29.7.C

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**d Compare sources of insurance coverage, including employee benefit plans.** HSE.HS.29.7.D

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**Apply various life ready skills that are needed for adulthood.** HSE.HS.29.8

**a Identify consumer skills for providing and maintaining clothing, transportation, housing, and recreation needs of individuals and their families.** HSE.HS.29.8.A

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**b Demonstrate personal and family resource decision making to meet personal and family goals across the lifespan.** HSE.HS.29.8.B

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**c Compare and contrast potential impact of career path decisions on balancing work and family responsibilities.** HSE.HS.29.8.C

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**d Identify solutions to real-world problems related to career/life goal setting and balance (e.g., meal planning, family budgeting, time management).** HSE.HS.29.8.D

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**e Summarize the aspects of wellness (physical, intellectual, emotional, social, spiritual, financial, environmental) and the impact on personal development.** HSE.HS.29.8.E

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