# CEO401A



**CAREER EDUCATION** 

Career Exploration and Opportunities





# Curriculum Guide



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#### Overview of CEO401A

#### **Course Description**

Career Exploration & Opportunities is a course which provides students an invaluable platform through which to develop the skills they need to become self-directed individuals who make healthy decisions, set achievable goals, and take responsibility for pursuing their goals throughout life. Students are given room to explore pathways to a wide range of post-secondary education and career options that align to their interests, skills and abilities. They set goals but also learn that it is normal for goals to change throughout life as circumstances change. This helps them to place value on resiliency in their growth and development as lifelong learners. Students learn essential workplace skills and appreciate how these competencies are further developed in their other classes and extracurricular activities. CEO provides the only mandatory unit on financial literacy in our high school programming. Students explore topics related to financing their post-secondary pathway and career goals, as well as taxation and insurance.

Through relevant and experiential learning opportunities, students tie important threads together - seeing how their understanding of self and learning in school relate to the demands of the working world and the expectations of society. As they further develop their skills, attitudes, and behaviours, they will be able to manage their lives more purposefully and effectively, enhance their personal well-being, and realize their full potential.

#### Overview of Changes to the CEO401A Curriculum Guide

The CEO course has two previously published versions of the guide. This version has the following changes:

- The number of outcomes has been reduced from 16 to 15 by combining the outcomes for high school and post secondary pathway exploration into one single outcome.
- The outcomes are labelled according to their unit: Career Exploration (EXP), Career Building (BLD), Financial Literacy (FIN), and Career Planning (PLAN).
- Elaborations are reduced to one page in length. Each outcome has further elaborations and support in a teacher support document.

## **Essential Graduation Competencies (EGC's)**

Curriculum is designed to articulate what students are expected to know and be able to do by the time they graduate from high school. The PEI Department of Education and Lifelong Learning designs curriculum that is based on the Atlantic Canada Framework for Essential Graduation Competencies released by the Council of Atlantic Ministers of Education and Training (CAMET 2015).

Competencies articulate the interrelated sets of attitudes, skills, and knowledge—beyond foundational literacy and numeracy—that prepare learners to successfully participate in lifelong learning and life/work transitions. They are cross-curricular in nature and provide opportunities for interdisciplinary learning. Six competencies have been identified: citizenship, communication, personal-career development, creativity and innovation, critical thinking, and technological fluency (Figure 1). Achievement of the essential graduation competencies (EGCs) will be addressed through the assessment and evaluation of curriculum outcomes developed for individual courses and programs.



Figure 1. Essential Graduation Competecies

#### **Essential Graduation Competencies—Definitions**

#### **Critical Thinking**



Learners are expected to analyse and evaluate evidence, arguments, and ideas using various types of reasoning and systems thinking to inquire, make decisions, and solve problems. They reflect critically on thinking processes.

#### Learners are expected to

- use critical thinking skills to inquire, make decisions, and solve problems;
- recognize that critical thinking is purposeful;
- demonstrate curiosity, inquisitiveness, creativity, flexibility, persistence, open- and fair-mindedness, tolerance for ambiguity, and suspension of judgment;
- ask powerful questions which support inquiry, decision-making, and problem solving;
- acquire, interpret, and synthesize relevant and reliable information from a variety of sources;
- analyse and evaluate evidence, arguments, and ideas;
- use various types of evidence, reasoning, and strategies to draw conclusions, make decisions, and solve problems;
- reflect critically on thinking processes used and acknowledge assumptions;
- effectively communicate ideas, conclusions, decisions, and solutions; and
- value the ideas and contributions of others who hold diverse points of view.

#### **Technological Fluency**



Learners are expected to use and apply technology to collaborate, communicate, create, innovate, learn, and solve problems. They use technology in a legal, safe, and ethically responsible manner.

#### Learners are expected to

- recognize that technology encompasses a range of learning tools and contexts;
- use and interact with technology to create new knowledge;
- apply digital technology to gather, filter, organize, evaluate, use, adapt, create, and share information;
- select and use technology to impact and advance one another; and
- adopt, adapt, and apply technology efficiently, effectively, and productively.

#### Citizenship



Learners are expected to contribute to the quality and sustainability of their environment, communities, and society. They analyse cultural, economic, environmental, and social issues; make decisions and judgments; and solve problems and act as stewards in a local, national, and global context.

#### Learners are expected to

- recognize the principles and actions of citizens in just, pluralistic, and democratic societies;
- demonstrate the disposition and skills necessary for effective citizenship;
- consider possible consequences of decisions, judgment, and solutions to problems;
- participate in civic activities that support and promote social and cultural diversity and cohesion;
- promote and protect human rights and equity;
- appreciate the complexity and interconnectedness of factors in analysing issues; and
- demonstrate understanding of sustainable development.

#### Communication



Learners are expected to express themselves and interpret effectively through a variety of media. They participate in critical dialogue, listen, read, view, and create for information, enrichment, and enjoyment.

#### Learners are expected to

- listen and interact purposefully and respectfully in formal and informal contexts;
- engage in constructive and critical dialogue;
- understand, interpret, and respond to thoughts, ideas, and emotions presented through multiple media forms;
- express ideas, information, learnings, perceptions, and feelings through multiple media forms, considering purpose and audience;
- assess the effectiveness of communication and critically reflect on intended purpose, audience, and choice of media; and
- analyse the impact of information and communication technology.

#### **Personal-Career Development**



Learners are expected to become self-aware and self-directed individuals who set and pursue goals. They understand and appreciate how culture contributes to work and personal life roles. They make thoughtful decisions regarding health and wellness, and career pathways.

#### Learners are expected to

- connect learning to personal and career development;
- demonstrate behaviours that contribute to the well-being of self and others;
- build healthy personal and work relationships;
- establish skills and habits to pursue physical, spiritual, mental, and emotional well-being;
- develop strategies to manage career balance and wellness;
- create and implement a personal, education, career, and financial plan to support transitions and achievement of personal, education, and career goals; and
- demonstrate preparedness to learn and work individually, cooperatively, and collaboratively in diverse, evolving environments.

#### **Creativity and Innovation**



Learners are expected to demonstrate openness to new experiences; to engage in creative processes; to make unexpected connections; and to generate new and dynamic ideas, techniques, and products. They value aesthetic expression and appreciate the creative and innovative work of others.

#### Learners are expected to

- gather information through all senses to imagine, create, and innovate;
- develop and apply creative abilities to communicate ideas, perceptions, and feelings;
- take responsible risk, accept critical feedback, reflect, and learn from trial and error;
- · think divergently, and embrace complexity and ambiguity;
- recognize that creative processes are vital to innovation;
- use creation techniques to generate innovations;
- collaborate to create and innovate;
- critically reflect on creative and innovative works and processes; and
- value the contribution of creativity and innovation.

## **Career Development Education is Important**

The work world isn't what it used to be. According to the Canadian Career Development Foundation, "the relatively secure and stable career trajectories of the 20th century have been replaced with fast-changing, compound, complex and more precarious ones" (CAMET 2015). It is therefore imperative that we support students in developing their understanding of these ever changing labour markets and at the same time support the development of their knowledge, skills and attitudes necessary to navigate educational pathways and transitions to successful and meaningful employment.

This imperative goes beyond the task of finding a job. According to their study (2015), the Canadian Career Development Foundation notes that

Quality career education impacts not only educational attainment, but also worker productivity, health, dependence on social assistance [and] criminal involvement ... Career education has also been demonstrated to reduce high school drop-out and increase student academic achievement, particularly in key science, technology, engineering and math (STEM) areas (CAMET 2018).

#### **Elements of Career Education**

Career Education has elements that differentiate it from more traditional education models:

- 1. It is a **Lifelong** Process with many influencing factors: From early childhood through to adulthood, we are constantly gathering information (intentionally or not), and making decisions that impact the trajectory of our career pathways. From a young age, what children know about the workforce comes from their surroundings. They hear talk of work at home, they are exposed to different careers through TV, books, etc. As children grow, it is our approval (or disapproval) that shapes what they see as viable career options. It is therefore particularly important for teens to learn how to navigate possibilities and find a path that they can see for *themselves*. Preparing students who are competent, not only in content areas, but also in productive and creative thinking, will help them to become lifelong learners, knowledge creators, and problem solvers who can live and work effectively in a world of constant change.
- 2. It requires **Managing** in order to reduce risk: Students who go through the school system will find a career path and follow it whether they learn to manage their path or not. However, strengthening the connections between high school, post-secondary pathways and the workplace helps students understand the relevance of their studies, while at the same time heightening their interests in learning and motivating them toward higher personal goals. They are more likely to find satisfying work which in turn leads to better physical and mental well-being.

## **Career Development Education Informs Pathways and Connects Competencies**

Prince Edward Island's high school programming offers students multiple pathways leading to graduation. Each learner's pathway should contribute to and reflect the career planning process. To make informed decisions about the courses they will take and the learning experiences they will undertake in their wider community, students require a clear understanding of their strengths and areas for growth, as well as comprehensive and accurate information about career and educational opportunities. Career education empowers students to develop a clear understanding of their options at the high school level, the opportunities offered through different types of post-secondary education, and the ways high school and post-secondary education relate to labour market opportunities.

An important part of our students' career education is the development of their Essential Graduation Competencies (page 2) and Career Development Competencies. The process starts with an examination of "self" and an acknowledgement of strengths and areas for growth, but should continue as part of the life-long learning process.

According to An Educator's Guide Career Development Competencies (2018), these competencies consist of three key areas: Thinking, Connecting and Managing. Students have been building these competencies in their day-to-day lives even before their formal schooling began. In fact, any activity that allows students the opportunity to develop career competencies paves the way to solid learning experiences that support successful transitions between learning and work.



Figure 2. Career Development Competecies

The Thinking Cluster includes characteristics related to the way students self-reflect, think, make decisions and come up with creative approaches to solving problems. The Connecting Cluster supports how students relate to others. The Managing Cluster relates to how students take responsibility for their thoughts, feelings and behaviors in order to maintain their health and well-being, navigate school, work and other responsibilities. (CAMET 2018)

Using Career Development Competencies (CDCs) along with the Essential Graduation Competencies (EGCs) gives students explicit names to attach to their skill development, which in turn provides them a greater context in which to map their own growth as individuals. It allows them to more readily identify their strengths and perhaps more importantly, their areas for growth. As educators, your knowledge of and support in developing these competencies in your students will help them experience current and future success in all areas of their lives.

The competencies ask students to look both inward and outward. The inward look asks students to see themselves as evolving in terms of their interests, skills, and talents, and to recognize that the choices they make build who they are. They need to understand that they are the agents of change in their own development, and therefore must find ways to effectively manage themselves in change. They need to see their strengths as well as areas for growth. The outward look asks students to make connections between their choices and their goals, and how these relate to their community and future plans.

#### Career Education and Wellness

Students should understand the critical links between the CEO401A course and the PED401A course (Wellness 10). Wellness is a state of optimal well-being that broadens, extends, and reaches beyond the traditional ideas of fitness and health. Outcomes in the Wellness course relate to the following areas: understanding of wellness, service learning, physical literacy, mental well-being, self awareness/self management, culture of safety, components of fitness, healthy eating, and more. Many of these outcomes connect to career development. Therefore, teachers from both subject areas are encouraged to use cross-curricular strategies in order to better meet the outcomes in both courses.

#### **Unit Structure**

The table below provides a short overview of each unit. The SCOs and achievement indicators starting on page 18 give more detail and context.

Table 1. CEO Units

Units	Description
Career Exploration	The overall aim of the Career Exploration Unit is to enhance students' understanding of the complexity of today's career landscape, and to support them in developing skills that will help them navigate it. Students take center stage as they explore knowledge of self. They are given the language of career development competencies which will support their goal setting. Students use their strengths and areas for growth to make connections with potential career pathways. They will then examine possible ways to accomplish their career goals through high school and beyond.
Career Building	The Career Building Unit asks students to further develop their employability skills. From the resume to the interview, from searching for a job to keeping one, students look at the skills and competencies essential for success not only in the workplace, but in school.
Financial Literacy	The main purpose of this unit is to explore financial literacy as it relates to saving, investing, banking and financing for school (bursaries, scholarships, student loans, car loans, mortgages, etc.) Students also cover important topics related to credit. For many students, this is the only financial literacy they will see in high school, and when students engage with the materials in an authentic way, their learning has the potential to create a positive impact on their financial well-being for years to come.
Career Planning	This unit, though labeled as the fourth, is actually addressed throughout the course and ends with a formal presentation of the student's learning at the end of the semester. The portfolio is the star here and must be established early in the course. Students will keep evidence that shows how they have met the learning outcomes of the course in their portfolio so it must be maintained regularly. A student's portfolio is a major piece of their final assessment.

## **Specific Curriculum Outcomes**

Specific curriculum outcomes (SCOs) identify what students are expected to know and be able to do for a particular course. They provide a focus for instruction in terms of measurable or observable student performance and are the basis for the assessment of student achievement across the province. PEI specific curriculum outcomes are developed with consideration of Bloom's Taxonomy of Learning and the Essential Graduation Competencies.

SCOs will begin with the phrase—Learners are expected to... .

## **Achievement Indicators (Als)**

Each specific curriculum outcome is described by a set of achievement indicators that support, define, and demonstrate the depth and breadth of the corresponding SCO. Taken together as a set, Als support the SCO in defining specific levels of knowledge acquired, skills applied, or attitudes demonstrated by a student for that particular outcome.

It is important to note that Als are not a prescriptive checklist to be taught in a sequential manner, are not a prioritized list of instructional activities, and are not a set of prescribed assessment items. Achievement indicators provide clarity and understanding to ensure instructional design is aligned to the SCO.

The set of achievement indicators for a given outcome begins with the phrase—Learners who have achieved this outcome should be able to... .

#### **Elaborations**

An elaboration provides a fuller description of the SCO and the instructional intent behind it. It provides a narrative for the SCO, gives background information where possible, and offers a broader context to help teachers gain a deeper understanding of the scope of the SCO. This may also include suggestions and/or reference supporting resources that may be helpful for instruction and assessment of the SCO.

In 1956, Bloom, et.al., published a framework for the purpose of classifying expectations for student learning as indicated by educational outcomes which became known as Bloom's Taxonomy. David Krathwohl's 2002 revision of this taxonomy expands on the original work by defining the relationship between the cognitive process dimension—how we expect students to come to know and think about the outcome—and the knowledge dimension—the category of knowledge expressed by the outcome.

A full understanding of the relationship between the cognitive process and knowledge dimensions of Bloom's Taxonomy will serve students, teachers, and administrators by

- providing a framework for developing the specific curriculum outcomes (SCOs) for a particular course;
- identifying the type of knowledge and cognitive target of the outcome;
- providing a means for the alignment of specific curriculum outcomes with instructional activities and assessments;
   and
- providing a common language about the curriculum outcomes within all subjects to facilitate communication.

## **Cognitive Process Dimension**

The cognitive process dimension classifies six types of cognition that learners may be expected to demonstrate or use as they work towards proficiency of any given specific curriculum outcome. The verb(s) that begins a specific curriculum outcome identifies the cognitive process dimension.

Table 2. Bloom's Taxonomy—Cognitive Process Dimension

Category	Description
Remembering	Retrieve, recall, and/or recognize specific information or knowledge from memory.
Understanding	Construct meaning from different sources and types of information, and explain ideas and concepts.
Applying	Implement or apply information to complete a task, carry out a procedure through executing or implementing knowledge.
Analysing	Break information into component parts and determine how the parts relate or interrelate to one another or to an overall structure or purpose.
Evaluating	Justify a decision or course of action, problem solve, or select materials and/or methods based on criteria and standards through checking and critiquing.
Creating	Form a coherent functional whole by skillfully combining elements together and generating new knowledge to guide the execution of the work.

## **Knowledge Dimension**

The knowledge dimension classifies four types of knowledge, ranging from concrete to abstract, that learners may be expected to acquire or construct. These types of knowledge include factual, conceptual, procedural, and metacognitive. The noun(s) or noun phrase(s) included in a specific curriculum outcome represents the type of knowledge for the knowledge dimension.

Table 3. Bloom's Taxonomy—Knowledge Dimension

Category	Description
Factual	The basic elements students must know to be acquainted with a discipline or solve problems in it (e.g., knowledge of terminology; knowledge of specific details and elements).
Conceptual	The interrelationship among the basic elements within a larger structure that enables them to function together (e.g., knowledge of classifications and categories, knowledge of theories, models, and structures).
Procedural	How to do something, methods of inquiry, and criteria for using skills, algorithms, techniques, and methods (e.g., knowledge of subject-specific skills and algorithms, knowledge of subject-specific techniques and methods, knowledge of criteria for determining when to use appropriate procedures).
Metacognitive	Knowledge of cognition in general as well as awareness and knowledge of one's own cognition (e.g., strategic knowledge, knowledge about cognitive tasks, including appropriate contextual and conditional knowledge, self-knowledge).

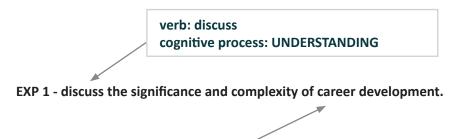
## **Taxonomy Tables**

Combining the cognitive process dimension and knowledge dimension into one taxonomy table helps teachers to visualize the overall expectations. As teachers reflect deeply and collaborate to identify the types of cognition and knowledge required by each outcome, they will be better able to plan what student achievement will look, sound, and feel like in the learning environment, leading to student achievement of the outcomes at the targeted level.

The taxonomy tables in the PEI curriculum guides are constructed as two-dimensional tables where the knowledge dimension forms the vertical axis and the cognitive process dimension forms the horizontal axis. This results is a 24-cell matrix on which any specific curriculum outcome can be classified in terms of both dimensions.

#### **SCO Structure**

Examining the structure of a specific curriculum outcome is necessary to fully understand its intent prior to planning instruction and assessment. The verb(s) in the outcome relates to the expected level and type of thinking (cognitive process). A noun or noun phrase communicates the type of knowledge (i.e., factual, conceptual, procedural, or metacognitive) that is the focus of the outcome.



noun: career development knowledge: CONCEPTUAL

## **Curriculum Guide Layout**

The curriculum guide layout is designed to highlight the critical elements of the required for a given course.

Table 4. Details of Curriculum Guide Layout

Feature	Description
Unit Name	Appears in the upper left hand corner.
Taxonomy Table	Appears in the upper right hand corner and is specific to the given outcome.
SCO Block	Appears in the coloured box; may contain a scope and sequence chart.
Al List	Appears in the body of the page immediately following the SCO.
EGC Map	Appears at the bottom of the page.

Name of Curriculum Unit

Taxonomy Table for this particular SCO

Learners are expected to ...

Specific curriculum outcome (SCO)

EXP 1

Conitive Process Dimension

Remembering Understanding Applying Analysing Evaluating Creating

Factual Conceptual Conceptual Conceptual Metacognitive Metacognitive Conceptual Conceptu

#### **Achievement Indicators**

lifestyle.

Learners who have achieved this outcome should be able to ...

- a state the definition of career development as a lifelong process of managing learning and transitions related to work, family, and leisure activities;
- b describe the concept of preferred future;
- explain that individuals can either be active or passive participants throughout the career development
   process;

Set of achievement indicators (Als)indicating "breadth and depth" of SCO

describe the changing nature of work within an ever-changing world;

explain misconceptions related to career development;

distinguish among three themes of career development (i.e., Thinking, Connecting and Managing); and explain how career development can help to support personal fulfillment, well-being, and a balanced

Essential Graduation
Competencies Map

Citizenship

Citizenship

Communication

C

CAREER EDUCATION - CAREER EXPLORATION AND OPPORTUNITIES CEO401A

Footer indicates the Program Name, the Course Name and the Course Code.

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## Career Exploration and Opportunities CEO401A

## **Outcome Summary**

The outcomes of CEO401 are categorized into four units (Career Exploration, Career Building, Financial Literacy and Career Planning). Table 5 below shows the summary of curriculum outcomes for CEO. Each outcome with its related achievement indicators and elaborations can be found starting on page 18.

Table 5. Summary of Curriculum Outcomes

Unit	Code	Learners are expected to		
ion	EXP 1	discuss the significance and complexity of career development.		
	EXP 2	explore their career development through self-discovery.		
Career Exploration	EXP 3	develop personal short, medium, and long-term career goals, as well as support networks and strategies for achieving those goals.		
er Ej	EXP 4	examine labour market information to support their career development.		
Care	EXP 5	develop multiple potential high school pathways that reflect provincial graduation requirements, self-discovery, labour market opportunities, and post-secondary education, work, and/or communibty involvement.		
ding	BLD 1	analyse the role of employability skills, i.e., fundamental skills, personal management skills, and teamwork skills in career development.		
3uile	BLD 2	explore strategies used to secure, create, and maintain employment.		
Career Building	BLD 3	explain the legal rights and responsibilities of employers and employees.		
0	BLD 4	analyse practices associated with personal and work-related risk reduction and injury prevention.		
= .	FIN 1	examine knowledge and skills associated with saving, investing, and banking.		
Financial Literacy	FIN 2	examine concepts associated with personal income and taxes.		
ina Lite	FIN 3	explain the role and importance of credit, debt, and insurance in personal finance.		
<u> </u>	FIN 4	develop a financial plan that supports the attainment of their education and career goals.		
Career Planning	PLAN 1	design a personal career portfolio that is flexible and shows evidence of the career development process.		
Ca	PLAN 2	prepare a presentation of their personal career portfolio.		

## Career Exploration and Opportunities CEO401A

## **Application of Bloom's Taxonomy in CEO401A**

The table below shows where CEO outcomes sit within Bloom's Taxonomy. This should serve as a guide to the breadth and depth to which you cover an outcome. Refer to page 10 and page 11 for descriptions of the Cognitive Process and Knowledge Dimensions. Please note that Analysis and Creativity are strongly featured in the CEO outcomes because students are asked to analyze themselves, pathway options, financial decisions, etc. and to create goals and pathways plans as a result of that analysis.

Table 6. Bloom's Taxonomy Table for CEO401A

		Cognitive Process Dimension					
		Remembering	Understanding	Applying	Analysing	Evaluating	Creating
Ision	Factual		BLD 3		FIN 1, FIN 2		
Dimension	Conceptual		EXP 1, FIN 3		EXP 2, EXP 4, BLD 2, BLD 1		
Knowledge	Procedural			PLAN 2	BLD 4		EXP 3, FIN 4, PLAN 1
Know	Metacognitive						EXP 5

The following verb chart (Table 7) will provide guidance as to the intended Bloom's Taxonomy that is associated with each verb in the context of the guide. It is important to note that some verbs could easily appear in different Bloom's levels, but have been placed as indicated because of the nature of the task. The verb, Compare, for example, could be found under the Evaluation level in some curricula, but what students are asked to do within CEO puts this verb at an Understanding level.

Table 7. CEO401A Verb List

Remembering	Understanding	Applying	Analysing	Evaluating	Creating
state	discuss	use	explore	evaluate	develop
identify	describe	determine	analyse	review	design
define	explain	select	document		compile
	distinguish	practise	examine		
	understand	prepare	relate		
	compare	demonstrate	investigate		
	interpret		differentiate		

## Career Exploration and Opportunities CEO401A

## **Table of Specifications**

A table of specifications (TOS) describes the relative weighting of outcomes within the unit structure, as well as the relative weighting of assessment levels within the course as a whole.

Assessment items can be classified according to three levels of complexity. Characteristics of each level are provided with examples in "Appendix A: Characteristics of TOS Assessment Levels" on page 49.

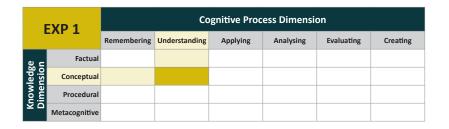
While the primary purpose of a TOS is to designate the cognitive demands for summative assessments, it can also be used to provide insight when planning instruction and other forms of assessment.

Table 8. Table of Specifications for CEO401A

Unit	Level 1	Level 2	Level 3	Weight of Unit
Career Exploration	EXP 1			30%
		EXP 2		
			EXP 3	
		EXP 4		
			EXP 5	
Career Building		BLD 1		25%
		BLD 2		
	BLD 3			
		BLD 4		
Financial Literacy		FIN 1		25%
		FIN 2		
	FIN 3			
			FIN 4	
Career Planning			PLAN 1	20%
		PLAN 2		
Weight by Level	20%	53%	27%	100%

For a description of each unit see "Unit Structure" on page 8.

#### CAREER EXPLORATION



Learners are expected to ...

discuss the significance and complexity of career development.

EXP 1

#### **Achievement Indicators**

- a define career development as a lifelong process of managing learning and transitions related to work, family, and leisure activities;
- b describe the concept of preferred future;
- c explain that individuals can either be active or passive participants throughout the career development process;
- d describe the changing nature of work within an ever-changing world;
- e explain misconceptions related to career development;
- f distinguish among three themes of career development (i.e., Thinking, Connecting and Managing); and
- g explain how career development can help to support personal fulfillment, well-being, and a balanced lifestyle.



#### **Elaborations**

**IMPORTANT NOTE:** This first outcome builds the foundation for the entire CEO course by reminding students of the purpose and importance of career development education.

At the beginning of the course, students should be told that they will be finding their own connections with much of the material being covered – the teacher will act more as a guide. As a continuation from their work in grades 7-9, they are encouraged think about career development as an individual journey that starts with an exploration of who they are right now.

The term career development can be used flexibly and many definitions exist; however, in this course, career development will be defined as a lifelong process of managing learning and transitions related to work, family, and leisure activities.

In 2018, CAMET devised a three-clustered Career Development Framework that identifies competencies learners should develop in order to navigate and propel learning, work and transitions across the lifespan.

- Thinking: This cluster of competencies relates how we engage in self-reflection, think, make decisions and come up with create approaches to problem solving.
- Connecting: This cluster of competencies supports relationships with others.
- Managing: This cluster of competencies relates to how we take responsibility for our thoughts, feelings and behaviors to maintain health and well-being and how we navigate school, work and other life responsibilities.

Learning in this course will continue to develop the competencies found within these themes, as well as the Essential Graduation Competencies.

Career development used to be focused on youth making one long-term career choice in intermediate or high school. This created unnecessary stress on students, and still does. Many young people struggle to identify a "calling" by the time they leave high school, despite misconceptions that they must do so. Current evidence shows that people now entering the workforce are likely to have many jobs in several occupations and in multiple industry sectors during their working lives.

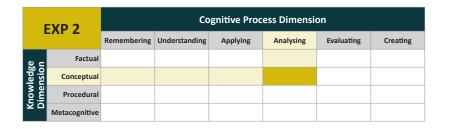
Question such as "What will you be doing when you grow up?" should be replaced with question such as ...

- Who are you now, and what do you love to do?
- What are your unique assets, talents, skills, and predispositions?
- What competencies do you need to focus on to increase your options?
- What evidence do you have that what you offer is special?
- What types of situations, people, environments, and roles appeal to you?
- What types of organizations or consumers need/want what you can offer?
- What innovative work arrangements will suit you and potential employers?
- What do you want to do first when you graduate?
   Then what?
- What will success look and feel like?

These questions invite students to see who they are now and see their potential for growth. By asking the right questions, we place control and responsibility in the hands of the student. They see how important it is to continue building their career development and essential graduation competencies just as they continue building their subject-based knowledge. This means embracing career development as a lifelong process rather than an occasional counselling process for the perceived few who need help. This means helping students see the interconnectedness between their personal choices, their education, their career pathways and their well-being.

SEE CEO TEACHER SUPPORT MATERIAL FOR SUGGESTED ACTIVITIES AND MORE DETAILED ELABORATION

#### CAREER EXPLORATION



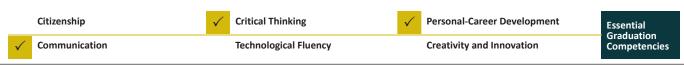
EXP 2

Learners are expected to ...

explore their career development through self-discovery.

#### **Achievement Indicators**

- a identify the purpose of self-assessment tools in the career development process;
- use a variety of methods that support self-discovery (e.g., personality questionnaires, learning styles inventory, creativity assessments, interest scales, conversations with someone they trust, community based learning);
- c analyse the knowledge gained through the self-discovery process;
- d document experiences that support personal fulfillment and well-being;
- e explain how various factors can positively and negatively impact self-concept;
- f examine personal values, behaviours, presumptions, attitudes, and beliefs associated with learning and work;
- g examine their lifestyle preferences by visualizing their future (e.g., living and working environments, family structure, leisure activities);
- h examine the influence or impact of cultural identity on their career development (e.g., gender, ethnicity, religion, age, sexual orientation, ability, family, peers, socioeconomic situation); and
- i analyse the connection between resiliency and career development.



#### **Elaborations**

Career development is about intentionality, and in order to be intentional, students must engage in self-discovery. For the purpose of this course, the term self-discovery refers to reflective self-examination in order to ensure that decisions made about learning and work are grounded in knowledge of self. Through participating in the self-discovery process, students gather information that can be used for planning and decision making. There are a variety of methods and resources that can be applied in the self-discovery process, and it is important that students be provided with opportunities to approach this process using as many of them as possible.

Students should identify the purpose of the various assessments they will be completing in the course. Before beginning these assessments, students should understand that there are no right or wrong answers, and they should try to answer each question as honestly as possible. Students should also be aware that while these assessments provide some information, they are only a starting point to a much deeper process. Although many students may have completed the same or similar assessments in previous grades, it is important to reassess themselves to gain understanding of the consistencies and differences in their results. It should be noted that students will complete these assessments at different paces.

When moving students through the self-discovery process they should gather information about a variety of key factors:

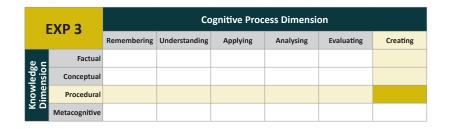
- Interests
- Attributes
- Knowledge
- Personality type
- Work environment preferences
- Personal and work related values and motivators
- Natural talents and competencies (strengths/areas for growth)
- Learning style preferences
- Life purpose and lifestyle preferences
- Personal needs and factors
- Academic strengths

Self-assessments increase students' confidence about making informed decisions. Students will be expected to relate the information provided by their assessments to their potential high school and post-high school pathways. These assessments will also support the tasks of writing resumes and preparing for interviews by providing students with a vocabulary to describe their strengths.

Because each student is unique, a broad range of personal values, behaviours, presumptions, attitudes, and beliefs regarding employment, education, and opportunities will be represented in any classroom. By focusing on the voices of students and their experiences, more emphasis can be placed on empowering, engaging, and including all students. This will strengthen their ability to achieve success, growth, and transformation throughout the career development process.

SEE CEO TEACHER SUPPORT MATERIAL FOR SUGGESTED ACTIVITIES AND MORE DETAILED ELABORATION

#### CAREER EXPLORATION



#### Learners are expected to ...

EXP<sub>3</sub>

develop personal short, medium, and long-term career goals, as well as support networks and strategies for achieving those goals.

#### **Achievement Indicators**

- a develop specific short, medium, and long term career goals;
- b describe in detail the required knowledge and skills for meeting their career goals;
- c identify learning opportunities available to support the attainment of their career goals (e.g., course options, community-based learning opportunities, co-curricular activities, volunteer and work experience);
- d identify potential challenges to attaining their career goals;
- e determine strategies, support networks, and resources for managing, pursuing, and achieving their career goals;
- f develop a timeline that includes important dates and deadlines for meeting their career goals (e.g. summer job application deadlines, course selection deadlines, student loan and bursary applications);
- g explore the potential impact of current actions and decisions on the ability to maintain current or develop future support networks and achieve their goals. (e.g. the changing nature of social media and privacy); and
- h evaluate the relationship of their goals to the career development process, allowing flexibility for revision, throughout the course.



#### **Elaborations**

A major aspect of the career development process is setting and working toward goals. Goal setting allows students to determine priorities, get organized, and make decisions. Commitment to the completion of goals depends on (a) the importance of the outcome for the student, (b) the personal belief that the goal is achievable, and (c) the extent to which others are involved.

In Grade 9 Physical and Health Education, students were asked to refine their personal goals and priorities relevant to learning and career pathways. Within this course, students should build on and extend that learning. Students will develop three types of goals:

- Short term: things students can do over the next few days and weeks
- 2. Medium term: things students can do over the next few weeks and months
- 3. Long term: things students can do over the next few months up to five years

By creating goals, students will have something to work toward. Goals should be SMART:

Specific—know what you are striving for;
Measurable—know when you have completed the goal;
Action-Oriented—an activity that will produce results;
Realistic—it is practical and can be achieved; and
Timed—it has a deadline that includes important dates for achieving their goal.

When creating their goals, it is critical that students stop and reflect. It is important for students to be able to describe the knowledge and skills necessary for meeting their career and goals. To do this, students can consider several options (e.g., course options, community-based learning opportunities, co-curricular activities, volunteer and work experience). Students should also consider timelines that include realistic and necessary targets for meeting their goals, such as high school course registration or scholarship deadlines. They should also consider the challenges to attaining their career goals and think about ways to overcome those challenges.

Through this process, students should identify support networks and resources that will help them to achieve their goals, such as family members, mentors, community groups and organizations, and online resources.

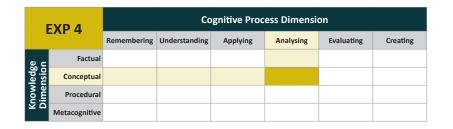
A support network provides social relationships and affiliations which can have powerful effects on physical and mental health. A network can provide support through

- social support;
- social influence;
- social engagement;
- person-to-person contact;
- access to resources and materials.

Students should consider the purposes of their support network(s). By the time students reach Grade 10, they have already encountered and overcome many challenges, and they will experience many more in the future. Students may be facing or have faced several situations that put them at risk. Students need to understand the supports accessible to them to help them work through their challenges, avoid risk, and successfully complete high school. They should think about the types of support (e.g., financial, emotional, informational), and sources of support (e.g., family, elders, teachers, coaches, community leaders, employers, online communities). Students should identify their existing support network and describe strategies for building their support network as they move through high school. They should also be able to describe strategies to overcome challenges that may impact high school planning and success.

SEE CEO TEACHER SUPPORT MATERIAL FOR SUGGESTED ACTIVITIES AND MORE DETAILED ELABORATION

#### CAREER EXPLORATION



examine labour market information to support their career development.

EXP 4

#### **Achievement Indicators**

- a identify labour market data by accessing a variety of sources (e.g., newspapers, myBlueprint, Statistics Canada, field trips, guest speakers, employment centres);
- b analyse the credibility of various sources of labour market information;
- c relate the personal perspectives of people from a variety of educational backgrounds and occupations to their own career development (e.g., through guest speakers, participants in a human library activity, online videos, information interviews, video conferencing);
- d examine how various sectors, industries, and occupations have changed over time;
- e describe a broad range of local and regional work opportunities (e.g., full-time, part-time, seasonal, selfemployment, contract);
- f relate the impact of a variety of factors to employment opportunities (e.g., supply and demand for workers; social, demographic, occupational and industrial trends; technological advancements; environmental conditions; geographic location);
- g explain how globalization (as related to the global economy) can affect individuals, communities, provinces, and the country; and
- h describe how labour market information can be used when making career and education decisions.

#### **Elaborations**

The labour market in Canada is diverse and extremely flexible in nature. Occupations are being created, changed, and eliminated faster than ever before. An overall understanding of labour market trends helps guide long-term career plans and determines specific career paths. As students move through the career development process, it is important they understand the labour market prospects they might face.

All students have access to Labour Market Information (LMI), however, students may have difficulty making sense of that information. Given the importance of using LMI when making career-decisions, it is necessary to better support students in its use. Labour market sources of information are generally grouped into three categories:

- Print including both hard (e.g., newspaper) and soft (e.g., Internet)
- People including networking, information interviewing, guest speakers
- Participant including job shadowing, volunteering, work experience

As students explore sources of LMI it is important they discuss the credibility of each source.

Students should examine the changing nature of various sectors, industries, and occupations. In understanding labour market conditions/trends and predicting outlooks for various occupational groups, students must consider a variety of factors: economic, demographic, social, political, technological, and global. It is imperative that students have accurate LMI they can interpret and contextualize to their own situation. If LMI is presented without context, it is not very useful. Understanding the potential labour market and realities associated with jobs of interest will help them make more personally meaningful and realistic plans.

Students should examine the difference between the traditional labour market (full-time employment contracts, regular working hours, and working at the employer's place of business) and the current labour market (part- time and temporary employment contracts, teleworking, and flexible contract hours). In the past, employees were expected to be loyal to one employer and move their way up the "corporate ladder". The current labour market rarely provides individuals with one job/employer for life. Most students can expect to change career directions many times over their lifespan.

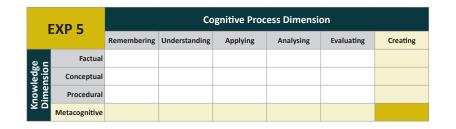
Students should locate themselves within the current labour market(s) and look for opportunities. The "opportunity structure" of an area refers to the opportunities people have for work (paid or unpaid) and consequently can limit or open the choices a person has. It is determined by the industries, resources, and services in the region.

The labour market, like other markets, can be described in terms of supply and demand. In the labour market, labour services are exchanged. It is the place where employers (buyers of skills) meet employees (sellers of skills). It is the interaction of workers and employers that determines, in part, the price of labour, the number of workers employed, and the working conditions attached to employment, such as the work schedule, compensation, and specific duties. Supply and demand for labour help to determine why there are different wage rates for different types of labour. Students can compare wages for a position on Prince Edward Island to similar jobs in other places around Canada and the globe. By doing this, students can determine causes of similarities or differences in wage rates.

Opportunities to explore LMI in local contexts should be considered, and include job fairs, Skills Canada events, career days, guest speakers, lecture series options, etc.

SEE CEO TEACHER SUPPORT MATERIAL FOR SUGGESTED ACTIVITIES AND MORE DETAILED ELABORATION

#### CAREER EXPLORATION



#### Learners are expected to ...

EXP 5

develop multiple potential high school pathways that reflect provincial graduation requirements, self-discovery, labour market opportunities, and post-secondary education, work, and/or community involvement.

#### **Achievement Indicators**

- a identify the requirements for a Prince Edward Island graduation certificate;
- b identify potential pathway options through high school leading to post-secondary education, work and/or community involvement;
- c examine high school courses available to support a variety of possible pathways;
- d examine high school courses available to promote motivation, drive, and fulfillment, including flexible learning options;
- e identify a broad range of options both within and outside school that would support their career development (e.g., clubs, sports, programs, committees, volunteering, working, training);
- f evaluate multiple potential high school pathways in several areas of interest;
- g select their preferred three year high school pathway, allowing flexibility for revision;
- h develop a variety of post-secondary education and/or training/apprenticeship pathways that will lead to occupations of interest; and
- i design their preferred post-high school pathway, allowing flexibility for revision.



#### **Elaborations**

In Grade 9 Physical and Health Education, students were asked to develop a learning plan for transition to senior high school. The plan should have included identifying PEI graduation requirements. Students in the CEO course should be provided with more detailed information about the requirements for successful completion of a high school graduation certificate, elective courses, and the various flexible learning options. Students will need to interpret information about specific courses, including pathway options associated with various course codes.

In planning and making decisions about their pathways through high school, students need to be made aware of options and opportunities available to them so that they can make informed decisions about which pathway they wish to pursue when navigating through and transitioning from secondary school.

Potential pathway options include the transition from high school to

- University
- College or private training institutions
- · Apprenticeship training
- · Direct to the labour market

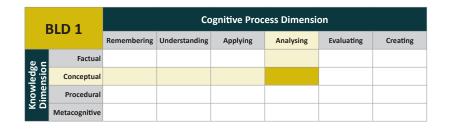
In the interest of positive and ethical career development practice, teachers must be very careful not to impose their beliefs and opinions upon students or appear to value one pathway over others. In particular, students who are planning to move directly from high school to the labour market after graduation must feel that their choices are as valid and require as much consideration as those of anyone else in the class. Students must also realize that they are planning only for their first post-high school experience and that as they grow and change, their career journey could lead them in many other occupational and educational directions.

Career development cannot be limited to sitting at a computer or listening to the teacher. To raise their career maturity, students need exposure to experiences both within and outside of school. Extracurricular activities, whether within or outside the school setting, provide avenues for students to explore their interests while enhancing their skills, real-world experiences, and sense of belonging.

All research around best practice points to the benefits and impacts of community-based learning. Community-based learning intentionally links academic standards to the real world. It provides students with the experiences to ensure their interests, skills, and values are in line with the post- secondary pathways they are considering. It is for this reason that students should be highly encouraged to explore the advantages of the community-based learning options available within their high school: Academy Diploma Program, Cooperative Education, External Credentialing, Independent Study, Transitions Program, Accelerated Secondary Apprenticeship Program, and UPEI High School Physics Enrichment Program are all examples of such programming.

SEE CEO TEACHER SUPPORT MATERIAL FOR SUGGESTED ACTIVITIES AND MORE DETAILED ELABORATION

#### CAREER BUILDING



Learners are expected to ...

BLD<sub>1</sub>

analyse the role of employability skills, i.e., fundamental skills, personal management skills, and teamwork skills in career development.

#### **Achievement Indicators**

- a identify specific examples of employability skills;
- b relate employability skills to the skills needed for success in school (e.g., academic integrity, initiative, self-reliance, study skills, collaboration, time management, communication, positive and respectful attitude);
- c identify the skills they already have and those they want to further develop;
- d describe personal strategies for developing selected skills;
- e practise, as appropriate, the application of skills to complete specific tasks in the classroom, in the community, or in the workplace;
- f document evidence of their skills; and
- g explain the necessity of continually building and maintaining skills to support different life roles and stages (e.g., at home, at work, at school, as a volunteer).

#### **Elaborations**

Employability skills are an important component of career development education. These are the survival skills necessary in today's evolving world, and throughout their lives, individuals need to develop, refine and use these skills.

The Employability Skills 2000+, as defined by the Conference Board of Canada, are the skills needed to enter, stay in, and progress in the world of work – whether you work on your own or as part of a team. They are the skills, attitudes, and behaviours students need to participate and progress in today's dynamic world of work. These skills can be broken down into three themes:

- Fundamental Skills the skills needed as a basis for further development (e.g., communication, managing information, problem solving).
- Personal Management Skills the personal skills, attitudes, and behaviours that drive one's potential for growth (e.g., adaptability, responsibility, continuous learning).
- Teamwork Skills the skills and attributes needed to contribute productively (e.g., working with others, participating in projects and tasks).

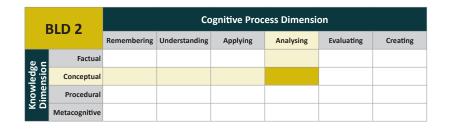
Even though these skills are referred to as employability skills, they will help students succeed in all areas of their life: at home, at work, at school, as a volunteer. Practising employability skills in the classroom will help prepare students for their life during and after high school. The classroom can be similar to the workplace in many ways. Students are expected to work effectively and efficiently, with the same people, over a long period of time. Students should consider how their skills, attitudes, and behaviours in school relate to their ability to demonstrate employability skills.

The application of employability skills within the classroom can involve several elements including: attendance, responsibility, time management, respect, openmindedness, and interpersonal skills, paying attention, following instructions, and working well with others.

Note the similarity to Career Development Competencies (2018), and overlap with Essential Graduation Competencies.

SEE CEO TEACHER SUPPORT MATERIAL FOR SUGGESTED ACTIVITIES AND MORE DETAILED ELABORATION

#### CAREER BUILDING



Explore strategies used to secure, create, and maintain employment.

BLD 2

#### **Achievement Indicators**

- a use a variety of employment search strategies (e.g., online job searches, accessing newspaper classified ads, cold calls, volunteering, work experience);
- b understand the role of developing and maintaining networks to enhance career-building activities;
- c compare resume formats, application forms, and cover letter styles in terms of their appropriateness for specific uses (e.g., chronological versus skills-based resumes to highlight personal strengths, general cover letter that is easily adaptable for specific jobs);
- d prepare a personal resume and cover letter for a specific purpose (e.g., for a current part-time job, for a future job, for a volunteer position, for a college or training program application);
- practise appropriate job interview skills (e.g., preparing answers for common interview questions, appropriate dress and behaviour during interview, use of career portfolio during interview, interview followup etiquette);
- f explore innovative approaches to securing, creating, and maintaining employment (e.g., entrepreneurship, emerging technologies and industries, linking diverse skill sets, non-traditional occupations); and
- g analyse the potential impact (positive and negative) of their character (e.g., online presence, references, reputation) on their ability to secure, create, and maintain employment (connection to A3.7).



To identify job leads, students can use a variety of job search strategies. Some students may already have experience in seeking and finding employment; these students can be asked to share the job search strategies they used during this process (e.g., cold calls, using newspapers, Internet searches, emailing resumes, network building, school apprenticeship programs, volunteering, work experience, internships). Employers often use online sites, newspapers, and occupation specific journals to advertise available positions. It is also important that students become aware of the hidden job market (i.e., those jobs currently available, or about to become available, that are not yet advertised).

Resumes continue to be a crucial document used by people to gain employment. Students should be exposed to various examples of different kinds of resumes. Students should be supported in choosing the best format that will highlight their knowledge, experience, and skills. It is important for students to prepare documents that are clear and compelling, and that present only information the employer will want to know.

Students can select any of the following four basic resume styles, or a combination or variation of one or more:

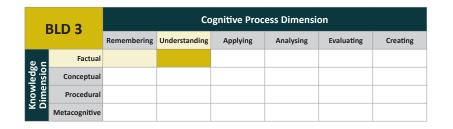
- Chronological Resume—lists education and work experience separately, in reverse chronological order, beginning with the most recent
- Skills-Based Resume—emphasizes transferrable skills; format works well for those who do not have a lot of work experience
- Functional Resume—focuses on skills and talents; highlights accomplishments rather than listing previous jobs; organizes skills and accomplishments by category
- Technical Resume—highlights educational, training, and technical proficiencies

In addition to the resume, students should write a cover letter to introduce themselves to a prospective or fictional employer. Points to note in creating a cover letter include:

- 1. Address it to a specific person.
- 2. Add specific references about the company/position.
- Point out your most relevant accomplishments, skills, and experience, and how these explicitly address the criteria for the job.
- 4. Include where and when you can be reached and your willingness to attend an interview.
- 5. Sign the letter.

Job interviews can be stressful for anyone, especially students. Teachers can help alleviate part of that stress by ensuring students are well prepared for job interviews. To begin, students need to know the different types of interviews they may experience (e.g., screening, one-onone, panel or committee interview, telephone interview, group interview, informal interview). Employers will often use behavioural based questions, a technique that is based on the belief that past behaviour can predict future behaviour. Being prepared for interviews will help students respond to these types of questions. Students should brainstorm possible interview questions and practise answering them. When answering questions, students should try to highlight some of the information they have learned about themselves through the career development process.

# CAREER BUILDING



Explain the legal rights and responsibilities of employers and employees.

BLD 3

### **Achievement Indicators**

- a state the purpose of the various legislations governing employment (e.g., Employment Standards Act, Human Rights Act, Workers Compensation Act, Occupational Health and Safety Act, Labour Relations Code);
- identify sources of information relating to the legal rights and responsibilities of employers and employees (e.g., employment centres, school or community career centres, Worker's Compensation Board, public library);
- c identify the legal rights and responsibilities of employers and employees (e.g., as related to safety standards, overtime pay, statutory holidays, breaks during the workday, and minimum wage);
- d explain why injuries and unsafe working conditions must be reported; and
- e identify the steps in reporting an injury to workers Compensation Board.

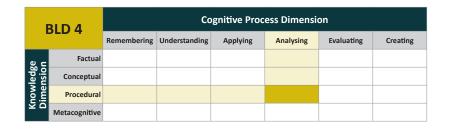
As part of the Grade 9 Physical and Health Education curriculum, students were introduced to the PEI Workers Compensation Board's Occupational Health and Safety Act, which outlines specific rights and responsibilities in the workplace. Students should have a prior understanding that under the Occupational Health and Safety Act, workers have a legal responsibility to immediately report all unsafe acts, unsafe conditions, and injuries. Reporting may help to identify and correct hazards and unsafe actions, minimize the risk of injury to themselves and their co-workers, and improve health and safety practices by employers making the workplace safer for everyone.

Students in CEO401A should be given opportunities to build on their previous knowledge and examine specific situations they may find themselves in as young workers now and in the future. Students should be aware of sources of additional information regarding rights and responsibilities for employers and employees, including the following:

- 1. The Employment Standards Act—This act outlines the specific standards associated with working conditions (e.g., over- time pay, statutory holidays, breaks during the workday, minimum wage)
- The PEI Human Rights Act—This states that every person is free and equal in dignity and rights. In order to promote this principle, the act prohibits discrimination on PEI in certain areas, such as employment, public services, and accommodations, on the basis of certain characteristics or grounds, such as age, race, sex, and disability.
- The Labour Relations Act—This act outlines the jurisdiction of the Labour Relations Board in PEI, which works to resolve applications dealing with employment issues that either management or labour may bring forward.
- 4. The Occupational Health and Safety Act—This act outlines specific rights and responsibilities of employers and employees in the workplace. It also provides guidelines for preventing and reporting injury. There are special sections of this act that deal with young workers and those who are part of cooperative education programs.

Students should also be provided with opportunities to explore other sources of information that relate to their rights and responsibilities as employees – including employment centres and the Workers Compensation Board – which may be done through a variety of means, such as guest speakers, field trips, and using online resources. In meeting this outcome, students should become familiar with rights and responsibilities related not only to safety standards, but also to standards related to wages, overtime, holidays, and breaks during the workday.

## CAREER BUILDING



analyse practices associated with personal and work-related risk reduction and injury prevention.

#### **Achievement Indicators**

- identify the most common types of workplace injuries and their primary causes, particularly for young workers;
- b identify common hazards in a variety of workplaces;
- c describe strategies to reduce the risk of workplace injuries (e.g., safety training, hazard recognition, risk management, use of personal protective equipment, communication); and
- d analyse the importance of acting in a legal, safe, and ethically responsible manner (e.g., digital citizenship, use of drugs and alcohol, road related risk, harassment, intimidation) and the associated consequences of illegal, unsafe, and unethical behaviour.

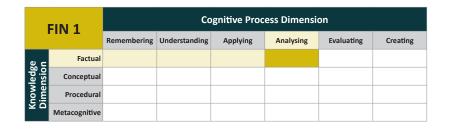


Although basic content about workplace safety and use of personal protective equipment is considered prior learning for most students, it is important for teachers to review this information with CEO401A students.

In Grade 9, students were introduced to the topic of safe work practices. They should be aware that, according to the PEI Workers Compensation Board, young workers are more likely to get injured on the job than any other demographic group. Although injuries for young workers have steadily declined in the past few years, the numbers are still concerning. Students should also be aware of some common injuries that young workers experience, including sprains and strains, back injuries, soft tissue injuries, bone fractures, inflammation of the joints, and burns or scalds.

Workplace hazards fall under four category headings: physical, chemical, ergonomic, and biological. A variety of personal protective equipment is used by workers to reduce the risk of injury. According to the PEI Workers Compensation Board, the most hazardous jobs and activities in PEI are fish product manufacturing, restaurant work, retail work, general construction, and potato farming, which are sectors of employment for many students.

Consequences of a workplace injury may include short and long term disability, disfigurement, dismemberment, and death. Teachers should review the fact that young workers are at high risk of being injured on the job, especially during their first six months. This may be due to inexperience and eagerness to take on more than they can safely handle; insufficient orientation, training, and supervision; feelings of powerlessness; or a lack of confidence to ask questions. It is important that students have accurate information about the rights and responsibilities of workers and employers. Teachers should refrain from offering advice to them about specific situations students may find themselves in at their workplaces.



Examine knowledge and skills associated with saving, investing, and banking.

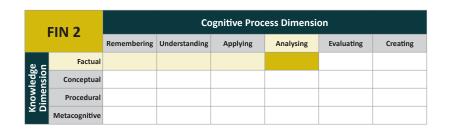
FIN 1

#### **Achievement Indicators**

- a review a variety of banking services offered by financial institutions;
- b explain the difference between saving and investing;
- c examine strategies useful to boost savings (e.g., avoid impulse purchases, avoid unnecessary buying habits, comparison shopping, pay yourself first, invest your savings, real estate);
- d compare investment alternatives (e.g., stocks, mutual funds, GICs, savings accounts) by examining the characteristics of each (e.g., risk, growth potential, knowledge of investment, time horizon);
- e explain the purpose of the following investment accounts: RRSP, TFSA, RESP;
- f determine how compound interest impacts the value of investments over time, using online tools; and
- g describe strategies for keeping financial information secure and preventing and/or repairing damage from identity theft and fraud.



It is important that high school students receive guidance around money, and this is the only required course where financial literacy is addressed. Most students enjoy spending money, but are unfamiliar with the benefits related to saving and investing, such as access to emergency funds, having equity for larger purchases, etc. When discussing savings, it is important for students to know they need to start early, set up an emergency fund, and make saving a habit. Savings can build much faster if individuals use effective strategies for boosting their savings: avoid impulse purchases, avoid unnecessary buying habits, use comparison shopping, pay yourself first, and invest your savings. This outcome will support students in making better decisions about money.



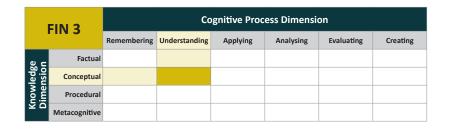
Examine concepts associated with personal income and taxes.

FIN 2

#### **Achievement Indicators**

- a explain different sources of income (e.g., employment income, investment income, inheritance, government transfers);
- b identify different remuneration methods (e.g., hourly rate, overtime rate, job or project rate, commission, salary, gratuities) and remuneration schedules (e.g., weekly, bi-weekly, semi-monthly, monthly);
- c understand the factors that impact remuneration (e.g., education, training, experience, economy, work ethic);
- d interpret the information on a pay stub (e.g., Canadian Pension Plan, Employment Insurance, gross and net income, benefits, union dues);
- e examine the interconnectedness between lifestyle preferences and personal income;
- f explain why taxes are paid and how taxes are used;
- g explain different types of taxes (e.g., income tax, sales tax, property tax); and
- h examine the process involved in reporting personal income.

This outcome will allow students to explore the concepts associated with taxes and personal income. There are many different sources of income that people can acquire. Most people earn employment income by working for others. This includes wages and salaries, but can also include other benefits such as paid vacation days, extended health care insurance, dental insurance, and a company pension plan. Investment income includes capital gains, interest, and dividends. Buying an asset and selling it for a higher price is an example of a capital gain. Interest is the income received for letting others borrow your money. Although the interest is typically modest, certain savings accounts can provide a source of income. Dividends are a sum of money paid regularly by a company to its shareholders. Students should be able to explain the different government programs that provide support to individuals at different life stages, including the Canada Child Benefit (CCB), Employment Insurance, and Social Assistance.



explain the role and importance of credit, debt, and insurance in personal finance.

FIN 3

### **Achievement Indicators**

- a define credit and debt;
- b explain the advantages and disadvantages of credit;
- c understand the factors involved in establishing a credit rating and obtaining credit;
- d interpret information about various credit products (e.g., credit cards, credit lines, overdraft, fixed/variable rate loans, and credit available to students);
- e determine the cost of borrowing money (e.g., balance carried on credit cards, car loan, student line of credit), using online tools;
- f explain methods to manage debt and challenges related to supporting debt;
- g explain concepts associated with insurance (e.g., policy, premium, deductible, beneficiary, liability);
- h explain the different forms of insurance (e.g., auto insurance, travel insurance, health insurance, renters insurance); and
- i explain the potential implications of experiencing a loss without proper insurance coverage.

The main objective of this outcome is for students to learn about the interplay between credit and debt, and to explore concepts in insurance. You don't need to look too far to find an article related to the importance of using credit or insurance. It is therefore important for teachers to build awareness among students of the principles and concepts involved in making credit/debt and insurance decisions. Students should leave this outcome feeling better about their ability to make informed financial decisions in these areas.

At some point, most people need credit. Credit is the privilege of using borrowed money for a period of time. Using credit means that a transaction has taken place between a creditor and a debtor. A creditor is any person or business that grants a loan or sells something on credit. A debtor is any person or business that buys on credit or receives a loan.

Using credit can have significant implications, both positive and negative. With so many negative stories of people who have overextended themselves in debt, it is easy to see why students can be nervous about debt. The disadvantages include

- interest payments;
- · overspending;
- financial trouble may arise if credit is not managed properly; and
- impacts on future purchasing power.

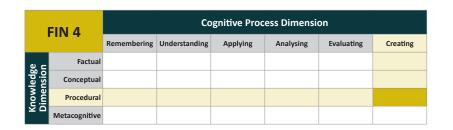
Although there are disadvantages to using credit, there are also significant advantages, such as

- buying needed or wanted services and goods using anticipated future income;
- not having to carry cash;
- having a record of purchases;
- · convenience; and
- access to emergency funds.

There are many sources students can use to gain access to credit. Credit is available from banks, trust companies, credit unions, finance companies, department stores, payday loan companies, and oil and gas companies, just to name a few. It is important to note that not all lenders are created equal, so care must be taken when considering loans.

Borrowers typically seek the lowest interest rate possible on a loan. Students must understand that access to credit and lower interest rates are generally tied to credit history. What you do with credit today impacts what you will be able to do with credit tomorrow.

Financial companies will assess their clients before granting any credit, and students should understand how these companies will evaluate them. Lenders generally ask detailed questions during their evaluation related to the "5 Cs of credit": character, co-signer/collateral, credit history, capacity, and capital. These 5 Cs are typically what credit granting institutions use to determine risk. A risky client can be refused credit or charged more interest to compensate for the high level of risk. As students mature they will be exposed to a variety of credit products, so they need to develop an awareness around these products in order to avoid serious financial difficulties.



Learners are expected to ...

develop a financial plan that supports the attainment of their education and career goals.

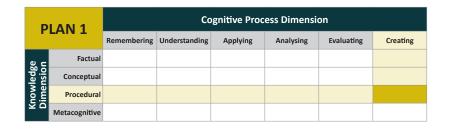
FIN 4

#### **Achievement Indicators**

- a determine the specific costs associated with various post-secondary education and career options, including: attending post-secondary education or training (e.g., tuition, books, supplies, application fees); living/studying away from home (e.g., housing, utilities, food, transportation); starting employment (e.g., clothing, tools and equipment, transportation, insurance);
- b investigate sources of funding earned and awarded available for post-secondary education and career options (e.g., scholarships, bursaries, student loans, part-time/full-time employment, savings, family contributions, co-operative education, military, sponsorship, apprenticeship);
- c develop components of their financial plan by: comparing all sources of future funding to all future expenses related to their education and career goals; integrating the principles of sound financial planning (e.g., the importance of saving and investing, accessing and managing credit, risk management, setting priorities, differentiating between needs and wants, differentiating between fixed and variable expenses); preparing detailed financial projections to support their post-high school pathway options; describing strategies, resources, and supports to manage unexpected financial challenges; and
- d evaluate their financial plan, identifying gaps and suggesting areas that need to be addressed.

The financial plan is a summative activity where students bring together what they have learned throughout the Financial Literacy Unit. A financial plan has several components and requires a great deal of thinking and decision making. Students should understand that a financial plan is systematic and orderly. It is largely focused around making decisions that help students meet their goals. As students move closer to graduation and beyond, they will need to periodically review and revise their plan.

## CAREER PLANNING



design a personal career portfolio that is flexible and shows evidence of the career development process.

### **Achievement Indicators**

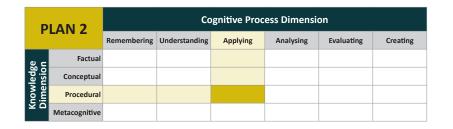
- a explain the role of a well-developed, current career portfolio;
- b differentiate among the different types and purposes of portfolios (e.g., language portfolio, art portfolio, career portfolio, interview portfolio);
- c compile documentation and artefacts for their career portfolio;
- d demonstrate effective organizational, communication, and critical thinking skills in their career portfolio;
- e demonstrate appropriate writing and representing skills (e.g., style, structure, format, media) to reflect their career development process;
- f relate their career planning to their preferred future, and adjust as necessary;
- g develop their career portfolio in a format that showcases their strengths.

In our complex and rapidly changing world of globalization and technological advancement, individuals are expected to transition several times in their lifetime between learning and work. As a result, career development has become an important task for individuals as they navigate their way in society and the new world of work. A career portfolio is a great tool to document accomplishments. Evidence in portfolios can serve as a great resource to support students through transitions. Students should create and then maintain a portfolio throughout the course, adding artifacts that demonstrate what they feel shows successful achievement of the outcomes.

#### Documents and artifacts include:

- knowledge gained through self-discovery;
- career goals, strategies, and associated timelines;
- support networks and resource;
- evidence of learning and skill development;
- high school course selection and flexible learning options;
- post-secondary education, training, and/or apprenticeship programs of interest;
- workplace opportunities of interest;
- relevant labour market information and opportunities;
- financial planning for transition;
- · evidence of having explored alternate career options; and
- evidence that their plans are realistic and achievable.

## **CAREER PLANNING**



PLAN 2

Learners are expected to ...

prepare a presentation of their personal career portfolio.

### **Achievement Indicators**

- a describe their career development process and components of their career portfolio effectively through a student-led conference or presentation (e.g., with parents/guardians, teachers, peers, school counsellor, coach, community mentor);
- b demonstrate personal growth through their career portfolio conference or presentation (e.g., skill development, insights, refining of values and priorities); and
- c discuss questions and critical feedback regarding their career portfolio.

The primary task for students in this outcome is to consolidate their learning from their Career Development Portfolio into a presentation that they can share with an audience (the audience could be the teacher alone, or in groups or to the full class ... the audience size does not matter). Their presentation should highlight that they have met the curriculum outcomes of the course.

# Appendix A: Characteristics of TOS Assessment Levels

Assessment items can be classified according to three levels of complexity. Characteristics of each level are provided with examples in the following table.

## **Level 1—**Remembering and Understanding (Low Complexity)

Level 1 items rely heavily on recall, recognition and understanding. These items typically specify what the student is to do. Some verbs listed below.

- State ... to express clearly in writing or in speech (e.g. state the purpose of various legislations)
- Identify ... to establish what something is (e.g. the requirements of the provincial graduation certificate, workplace hazards)
- **Define** ... to provide the definition (e.g. define career development)
- Discuss ... to hold informed conversations with others (e.g. discuss questions related to career portfolio)
- Describe ... give an account of something (e.g. strategies, how labour markets work, etc.)

- Explain ... to give a reason for ... (e.g. advantages and disadvantages of credit, ways to manage debt, etc.)
- Distinguish ... to point out a difference. (e.g. distinguish between the three themes of career development)
- Understand ... to perceive intended meaning (e.g. understanding factors involving establishing credit)
- **Compare** ... to note similarities (e.g. compare different resume formats)
- Interpret ... to understand as having a particular meaning/purpose (e.g. information on a pay stub)

### Level 2—Application and Analysis (Moderate Complexity)

Level 2 items offer more flexibility of thinking and choice. They require a response that goes beyond the habitual and ordinarily has more than a single step. The student is expected to decide what to do using informal methods of reasoning and problem-solving strategies. Students are required to bring together skills and knowledge from various domains.

- Use ... to undertake a method of applying something (e.g. use search strategies to find information)
- Determine ... to establish as a result of research (e.g. determine how compound interest impacts the value of investments over time)
- Select ... to choose as a best option (e.g. select a preferred high school pathway)
- Practise ...to perform an activity to improve skill (e.g. practise appropriate job interview skills)
- Prepare ... to make ready (e.g. prepare a resume and cover letter)
- Demonstrate... to show learning (e.g., effective organizational skills, writing skills, communication skills, etc.)
- Explore... to inquire into a subject to learn more (e.g. explore strategies used to secure, create and maintain employment)

- Analyse ... to methodically examine the components of something in order to explain or interpret (e.g. analyse the connection between resilience and career development)
- Document ... to record something in written or other forms (e.g. document evidence of learning)
- Examine ...to investigate thoroughly (e.g. examine how career development can support well-being and a balanced lifestyle)
- Relate ... to show a connection between (e.g. relate employability skills to the skills needed for success in high school)
- Investigate ... to carry out research in order to discover facts/information (e.g. investigate sources of funding for post-secondary and career options)
- Differentiate ... to analyse differences between (e.g. differentiate among different types of portfolio)

### **Level 3**—Evaluating and Creating (High Complexity)

Level 3 items placed heavy cognitive demands on students by requiring them to engage in reasoning, planning, analysis, judgement and creative thought. Students must think in an abstract and sophisticated way.

- Evaluate ... to assess the value of something (e.g. evaluate multiple pathways through high school)
- Review ... to examine something (e.g. review elective courses that promote motivation)
- Develop ... to work out the possibilities (e.g. develop the components of a financial plan)
- Design ...to create (e.g. design a portfolio)
- Compile... to collect and gradually build up (eg. compile documentation, artifacts for the portfolio

Note: Definitions have been contextualized within the CEO curriclum using open source dictionaries and common knowledge/understanding.

## **References & Resources**

### References

Council of Atlantic Ministers of Education and Training. (2018). *An Educator's Guide to Career Competencies*. Retrieved from https://drive.google.com/open?id=1mOUYhJYOEGPyncV7wm9ZA00LGfgqP\_Ph

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### Resources

The Prince Edward Island Department of Education and Lifelong Learning recognizes the contribution of the following organizations for granting permission to use their ideas and resources in the creation of this and previous curriculum guides, as well as student and teacher resources:

- Australian Blueprint for Career Development
- Blueprint for Life Work Designs
- Canadian Career Development Foundation
- Canadian Education and Research Institute for Counselling Career Development Practice in Canada: Perspectives, Principles, and Professionalism
- Government of Alberta, Human Resource and Employment
- National AWAL Project © 2004
- Planning 10 Integrated Resource Package 2007, Ministry of Education, Province of British Columbia. © 2007 Province of British Columbia. All rights reserved. Province of British Columbia, Ministry of Education
- Province of Nova Scotia, Department of Education
- Workers Compensation Board of Prince Edward Island

# **Link to CEO Teacher Support Material**

 $https://drive.google.com/open?id=0Bx\_rc0crJ7rHflVQNzRyZ3puaFN0bUprRkxLMElaMGJyQ0lVa3JubUpoamlKNDhrQlNLeE0.pdf. which is a simple of the control of the con$