Financing Your Future is an ***individual*** or ***team event*** conducted prior to the NJ FCCLA Fall Leadership Connection that recognizes participants who explore career goals and issues concerning the selection and funding of post-secondary education. Students examine options to obtain the best education possible for their chosen career at the most affordable price. Participants must prepare a ***digital file***, create a ***career map***, and record a ***video*** advising their peers on the financial planning necessary for their future goals.

NEW JERSEY CORE CURRICULUM STANDARDS

W.11-12.2	Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
RL.9-10.1	Cite strong and thorough textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferentially, including determining where the text leaves matters uncertain.
SL.11-12.2	Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, qualitatively, orally) evaluating the credibility and accuracy of each source.
SL.11-12.4	Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.
WHST.11-12.6	Use technology, including the Internet, to produce, share, and update writing products in response to ongoing feedback, including new arguments or information.
W.11-12.5	Develop and strengthen writing as needed by planning, revising, editing, rewriting, trying a new approach, or consulting a style manual (such as MLA or APA Style), focusing on addressing what is most significant for a specific purpose and audience.
W.11-12.8	Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.
SL.9-10.1	Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with peers on grades 9–10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.
SL.9-10.6	Adapt speech to a variety of contexts and tasks, demonstrating command of formal English.
9.3.12.AR-VIS.2	Analyze how the application of visual arts elements and principles of design communicate and express ideas.
9.1.12.CFR.4	Demonstrate an understanding of the interrelationship among attitudes, assumptions, and patterns of behavior regarding money, savings. Investing, and work across cultures.
9.1.12.CDM.1	Identify the purposes, advantages, and disadvantages of debt.
9.1.12.CDM.4	Identify issues with student load debt, requirements for repayment, and consequences of failure to repay student loan debt.
9.1.12.CDM.5	Identify the types of characteristics of predatory lending practices and the importance of collateral car title loans, high risk mortgages.
9.1.12.CDM.6	Compute and assess the accumulating effect of interest paid overtime when using a variety of sources of credit (such as student loans, credit cards, auto loans, mortgages).
9.1.12.CDM.9	Summarize the causes and consequences of personal and corporate bankruptcy and valuate the implications for self and others.
9.1.12.CP.1	Summarize how one's credit history can affect finances including loan terms and qualifying for loans.
9.1.12.CP.2	Identify the advantages of maintaining a positive credit history.
9.1.12.CP.3	Summarize the factors that create a positive credit rating, including on-time payments, debt verses available credit, length of open credit, and how often you apply for credit.
9.1.12.CP.4	Identify the skills needed to build and maintain a positive credit profile.
9.1.12.CP.6	Explain the effects of debt on a person's net worth.

9.1.12.FP.2 Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the financial plan that need to be made.

9.1.12.FP.3 Relate the concept of delayed gratification to meeting financial goals, investing, and building wealth over time.

9.1.12.FP.4 Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making,

9.1.12.FP.5 Evaluate how behavior bias (overconfidence, confirmation, recency, loss aversion) affects decision-making,

9.1.12.FP.6 Evaluate the relationship if familial patters, cultural traditions, and historical influences on financial practice.

9.1.12.FP.7 Determine how multiple sources of objective , accurate, and current financial information affect the prioritization of financial decisions.

9.2.8.CAP.9: Analyze how a variety of activities related to career impacts postsecondary options

9.2.8.CAP.12: Assess personal strengths, talents, values, and interests to appropriate jobs and careers to maximize career potential.

9.2.8.CAP.16: Research different ways workers/ employees improve their earning power through education and the acquisition of new knowledge and skills.

9.2.12.CAP.2 Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.

9.2.12.CAP.6 Identify transferable skills in career choices and design alternative career plans based on those skills

9.4.8.CI.4: Explore the role of creativity and innovation in career pathways and industries

9.4.12.CI.1 Demonstrate the ability to reflect, analyze, and use creative skills and ideas.

9.4.12.CI.3 Investigate new challenges and opportunities for personal growth, advancement, and transition

9.4.12.CT.1 Identify problem-solving strategies used in the development of an innovative product or practice.

9.4.12.CT.2 Explain the potential benefits of collaborating to enhance critical thinking and problem-solving.

9.4.8.IML.3 Create a digital visualization that effectively communicates a data set using formatting techniques such as form, position, size, color, movement, and spatial grouping.

9.4.8.IML.7 Use information from a variety of sources, contexts, disciplines, and cultures for a specific purpose.

9.4.8.IML.12 Use relevant tools to produce, publish and deliver information supported with evidence for an authentic audience.

9.4.12.IML.3 Ask insightful questions to organize different types of data and create meaningful visualizations.

9.4.12.IML.8 Evaluate media sources for point of view, bias, and motivation

CAREER READY PRACTICES

- ✓ Apply appropriate academic and technical skills.
- ✓ Communicate clearly and effectively with reason.
- ✓ Consider the, environmental, social, and economic impacts of decisions.
- ✓ Demonstrate creativity and innovation.
- ✓ Employ valid and reliable research strategies.
- ✓ Utilize critical thinking to make sense of problems and persevere in solving them
- ✓ Plan education and career paths aligned to personal goals.
- ✓ Use technology to enhance productivity.

NATIONAL STANDARDS FOR FAMILY AND CONSUMER SCIENCES EDUCATION

2.1.2 Analyze how individuals and families make choices to satisfy needs and wants.
2.1.8 Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members.
2.2,2 Apply skills to seek information regarding consumer rights.
2.4.2 Analyze how media and technological advances influence family and consumer decisions.
2.5.1 Analyze the use of resources in making choices that satisfy needs and wants of individuals, families, and communities.
2.6.1 Evaluate the need for personal and family financial planning.
2.7.2 Analyze how education, income, career and life choices relate to achieving financial goals.
2.7.4 Manage credit and debt to remain both creditworthy and financially secure.
2.7.6 Analyze saving and investing to build long-term financial security and wealth.
3.2.3 Demonstrate strategies that enable consumer to become advocates
3.2.5 Apply strategies to reduce the risk of consumer fraud.
3.4.3 Explore strategies and practices to conserve energy and reduce waste

EVENT CATEGORIES

Senior: Participants in a comprehensive program in grades 9 – 12
Occupational: Participants in an occupational program in grades 9 – 12

ELIGIBILITY

1. Participation is open to any affiliated FCCLA member. Affiliation for each participant must be submitted by October 29, 2021
2. A chapter may submit two (2) entries in this event. An entry is defined as one (1) participant or one (1) team comprised of a maximum of three (3) members.
3. An entry is defined as one (1) participant or one team of three (3) participants.
4. An event category is determined by the participant's grade in school and type of Family and Consumer Sciences program.

PROCEDURES & REGULATIONS

1. Participant(s) must be registered and attend the 2021 NJ FCCLA hybrid Fall Leadership Connection, to participate in this event.

2. Each entry will have an assigned electronic folder to submit their project materials via Google Drive. A link to submit materials will be provided to the adviser upon competitive event registration. All entries must be submitted by **November 2, 2021,** and privacy settings must be viewable to anyone with the link.

3. The following materials must be included and labeled in the assigned folder:
   - Project Identification Document
   - A **Career Map** not to exceed one (1) image/page
   - A **Project Outline** not to exceed four (4) pages
   - Link to **Video**

4. Each participant must supply a **Project Identification Sheet** with the following information:
   A. Participant's Name
   B. School Name
   C. Chapter Name
   D. Event Name (Financing Your Future)
   E. Event Category

5. Participants must design a **career map** for a specific career that illustrates the required skills for the job, the education requirements for each ladder in the career, realistic salary expectations, etc. The Career Map must contain detailed information to facilitate career choices, based on individual talent and job market need.

6. Participants must complete the **Project Outline** provided, not to exceed four (4) pages. Discuss specifics related to post-secondary education and the financial aspects involved in planning for your future.

7. Create a **video** advising your peers on the financial planning necessary for their future goals. The video **may be up** to three (3) minutes in length.

8. The video presentation must be uploaded to YouTube by **November 2, 2021**, with its privacy settings set to "Unlisted." When the video is published on YouTube, it must be titled and the description box must include:
    - Participant(s) Name(s)
    - Chapter Name
    - School
    - Event Name (Financing Your Future)
    - Event Category

9. The project must be planned and prepared by the participant(s) only. Supporting resources are acceptable as long as participants are coordinating their use and resources are cited appropriately verbally and/or in print during the presentation to avoid false credit for unoriginal or non-participant work.

FINANCING YOUR FUTURE SPECIFICATIONS

Digital File
Each entry will have an assigned electronic folder to submit their project materials via Google Drive. A link to submit materials will be provided to the adviser upon competitive event registration. All entries must be submitted by **November 2, 2021,** and privacy settings must be viewable to anyone with the link.

Career Map	Career choices are built on a foundation of knowledge and experience required for excellence in each core profession. Career Maps are a visual, codified approach to career management. It is a masterful roadmap to excellence in a confused and radically changing workforce. Career Mapping begins with cataloguing the core professions of an organization. The most effective career mapping designs are based upon professions rather than centered on jobs and compensation schemes. Career Maps should identify key knowledge areas and the skills and abilities to master each of the core professions. The career map must be thorough, concise, creative and colorful. The career map should not exceed one (1) image/page.
Project Outline	In one document, outline the project in no more than four (4) pages. Use the format provided. The information must be neat and legible.
Video	Create a three (3) minute video advising your peers on the financial planning necessary for their future goals
Link to YouTube Video	When the video is published on YouTube, it's privacy settings must be set to "Unlisted" it must be titled and the description box must include name of participant(s), chapter name, school, event name (Financing Your Future), and event category.

Video

The video **may be up to three (3) minutes** in length and is recorded prior to the Fall Leadership Connection. The video should advise your peers on the financial planning necessary for their future goals. The presentation should discuss creating career goals and how they are related to the process of post-secondary institution selection, and the process of planning and paying for post-secondary education. The video should be a unique presentation that is lively and interesting and must use visuals/props. The video must be received in the assigned Digital Folder and viewable to the New Jersey FCCLA State Office by **November 2, 2021**.

Introduction	Use creative methods to capture audience attention.
Knowledge of Subject Matter	Present current data and information to support viewpoints and issues of concern.
Advice	Summarize major points and/or issues of concern.
Organization/Delivery	Deliver oral presentation in an organized, sequential manner as outlined.
Voice	Speak clearly with appropriate pitch, tempo, and volume.
Body Language/Clothing Choice	Use appropriate body language including gestures, posture, mannerisms, eye contact and appropriate handling of visuals and notes or note cards if used. Wear appropriate clothing for the nature of the presentation.
Grammar / Word Usage / Pronunciation	Use proper grammar, word usage, and pronunciation.

Visuals/Props

The oral presentation **must** use visuals/props. Visual/props may include career map, posters, charts, graphs, etc.

Effectively Illustrate Content	Support, illustrate and/or complement content of presentation.
Creativity	Use creative methods to illustrate presentation.
Use of Visuals	Presentation aids must be visible to audience; neat, legible, and professional; and use correct grammar and spelling.

Project Outline

Identify Concern

Goal of Project

Career Exploration Using the information from your Career Map, create career and financial goals and discuss how they relate to post-secondary education.

Identify 5 post-secondary schools (Compare/contrast specifics including, but not limited to: Private vs. Public, 2 or 4-year programs, in-state vs. out-of-state, rural vs. urban, housing options, etc.):

Identify obstacles to achieving your post-secondary education and financial goals, and discuss a plan to overcome each obstacle:

Assuming you have the academic standing to attend, which school is your dream school (Explain your choice in term of opportunities, factors that are important for you to making this decision, etc.):

Create a Budget for Your Dream School

(Expenses should include, but are not limited to, tuition, room and board, textbooks, transportation, etc.)

Explain your plan to pay for your education (plan should ***NOT*** include scholarships, as scholarships are not guaranteed):

After creating your budget and payment plan, what are additional ways you can help offset the cost of achieving your goals:

Follow Up What did you learn?

Financing Your Future Rating Sheet

Name of Participant(s) _____ School_____

Category: _____ Senior _____ Occupational

INSTRUCTIONS: Write the appropriate rating under the "SCORE" column. Points given may range between 0 and maximum number indicated. Where information is missing, assign a 0. Total the points and enter under "TOTAL SCORE."

Evaluation Criteria	Poor	Fair	Good	Very Good	Excellent	Score	Comments
DIGITAL FILE							
Career Map	0-3	4-6	7-9	10-12	13-15		
Project Outline: Career Goals	0-3	4-6	7-9	10-12	13-15		
Project Outline: Financial Planning	0-3	4-6	7-9	10-12	13-15		
VIDEO							
Introduction	0-1	2	3	4	5		
Knowledge of Subject Matter	0-2	3-4	5-6	7-8	9-10		
Advice	0-2	3-4	5-6	7-8	9-10		
Organization/Delivery	0-2	3-4	5-6	7-8	9-10		
Voice and Body Language	0-1	2	3	4	5		
Grammar and Pronunciation	0-1	2	3	4	5		
VISUALS/PROPS							
Effectively & Creatively Illustrate Content	0-1	2	3	4	5		
Use of Visuals During Presentation	0-1	2	3	4	5		

Total Score _____

Verification of Total Score (please initial)
Evaluator _____
Room Consultant _____
Lead Consultant _____

Circle Rating Achieved:

Gold: 90-100 Silver: 79-89 Bronze: 70-78