

# Pennsylvania Career Education and Work, Economics, Family and Consumer Sciences, and Personal Finance Standards Recommendations of the Content Committees Update

Report to Chapter 4 Committee, Pennsylvania State  
Board of Education

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## Introduction

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On October 24 and October 25, the standards review content committees (hereafter, committees) met to review and revise the Pennsylvania Personal Finance, Career Education and Work, Family and Consumer Sciences, and Economics Standards. The committees reviewed public comments on recommendations for updating these standards. These comments originated from two sources: public hearings convened by the State Board of Education's Committee on Academic Standards/Chapter 4, as well as written testimony submitted to the State Board. The committees reconvened at the request of the State Board in order to provide their professional judgment as to whether the recommended standards should be further revised in response to this additional stakeholder input or whether there were considerations the State Board should take into account in determining that the revisions recommended by stakeholders are not necessary.

The committees started as a whole group to discuss manageability of the standards and to outline a common understanding of the length and complexity of the standards. The committees determined that work was needed to reduce the standards, in many cases to ensure that standards are at a conceptual level rather than a task level. Next, the committees formed smaller breakout groups for each grade band to review for consistency across the four content areas. Areas of duplication were noted, and comments were made for the content committees to address in the revisions. Finally, each of the four groups reviewed the feedback—both general and specific to their content area—and prioritized revisions. All revisions were tracked, and public comments were addressed through justification.

The revisions are being prepared for consideration by the Academic Standards/Chapter 4 Committee. A request was made to provide general responses to public comments from stakeholders that were germane to the standards as an update to the process, and those responses from the committees are addressed below. The Economics committee did not receive public feedback specific to their content area.

## Questions From Chapter 4 and Committee Responses

### Personal Finance

1. **Summary Feedback:** “The proposed Personal Finance standards are long and complex (spanning 44 pages), which exceeds the length of standards in related subjects such as Economics (22 pages) and Family and Consumer Sciences (21 pages). Amendments to these other standards seem to prioritize simplicity by removing overly prescriptive and detailed standards. The draft Personal Finance standards should be streamlined and refined to be comparable in length to these other standards. Simplified standards also may encourage more educators to embrace and effectively deliver such instruction, which can be taught effectively by teachers certified in math, technology, business, and more with the appropriate curriculum and professional development supports. (Woodward)”

**Question:** “Chapter 4 Committee members suggested that the standards review committees undertake an effort to root out those areas of duplication.”

**Answer:** The committee discussed the issue of the length and complexity of the standards. For the Personal Finance standards, the committee determined that there would need to be some reductions through revisions to allow the standards to be accessible to educators.

The committee reviewed every standard from the four sets of standards in grade level breakouts. Areas of duplication were identified and addressed during the revision. If a concept was necessary for the focus lens of the discipline, it was kept; if it was not, it was eliminated. Focus lenses were identified: personal finance – individual; career education and work – individual planning of educational and professional choices; family and consumer sciences – resource management for the family and home; and economics – markets and societal.

2. **Summary feedback:** “Commentator supports the recommended Personal Finance standards and requests that the standards be improved by adding specific standards focusing on the real-world implications of financial decisions. Commentator stated that inclusive, strong financial literacy education should encompass budgeting, debt management, risk assessment, basic retirement investment methods, and both long and short-term financial planning. (Sitch)”

**Question:** “Provide context on how budgeting, debt management, risk assessment, basic retirement investment methods, and both long and short-term financial planning are addressed in the draft standards or whether the draft standards should be refined in response to this comment.”

**Answer:** The elements noted by the commentator can be found in the following strands of the proposed Personal Finance standards:

- Budgeting is addressed in the Spending strand.
- Debt management is addressed in the Credit strand.

- Risk assessment is addressed in both the Risk and Insurance strand and the Saving and Investing strand.
  - Basic retirement investment methods are addressed in the Saving and Investing strand.
  - Long and short-term financial planning is addressed in both the Personal Finance Fundamentals strand and in the Saving and Investing strand.
3. **Summary Feedback:** “Commentator encouraged the Board to further align the draft Personal Finance standards with the National JumpStart Standards, NOCTI Personal Finance Foundations, and standards in South Commented [KM1]: In July, members of the Chapter 4 Committee questioned potential areas of duplication both within the draft Personal Finance Standards and across the draft Personal Finance Standards and other recommended updates to the FCS, ECON, and CEW standards. Chapter 4 Committee members suggested that the standards review committees undertake an effort to root out those areas of duplication. Commented [KM2]: Provide context on how these specific elements are addressed in the draft standards or whether the draft standards should be refined in response to this comment. 5 Carolina and Ohio that the commentator stated are models for other states to consider. Comments submitted to the Committee include an attachment identifying specific additions that the commentator would like to see made to the recommended Personal Finance standards. (Zeiler)”

**Question:** “Review appendix with detailed recommendations submitted by the commentator and provide a sense as to whether the requested revisions should be reflected in the Personal Finance standards. In doing so, provide context as to whether any of the requested revisions reflect competencies that already are addressed within the draft standards or whether any of the requested revisions would more appropriately be reflected in a curriculum framework.”

**Answer:** The commenter recommended very specific edits that the committee found beneficial and considered as the standards were being consolidated. However, many of the recommendations would have further expanded the number of standards and/or required the standards to be more detailed, which was in direct conflict with the comments received from others providing testimony and/or written input and were therefore not implemented. With regard to the other standards and resources mentioned by the commentator, the committee was provided with both electronic and hard copy versions and referred to those standards when addressing feedback.

## Career Education and Work

4. **Summary Feedback:** “Commentator supports the creation of new Personal Finance standards but contends that entrepreneurship education also must be accelerated in state standards. Commentator stated that Pennsylvania is failing compared to the rest of the nation in entrepreneurship as evidenced by data from the Pennsylvania Treasury on the rate of people starting businesses (0.17% in PA compared to 0.31% nationally) and data from the Kauffman Institute showing that entrepreneurship in Pennsylvania has been declining for three consecutive years. Commentator further stated that developments in Artificial Intelligence (AI)

both create potential business opportunities and will make it easier for individuals to run a business by using AI to conduct various business tasks. Commentator said the effects of AI on business will make skills related to critical thinking, problem solving, adaptability, and perseverance critical for students and noted that these skills are taught through entrepreneurship education. Commentator expressed concern with the recommended removal of the following CEW standards that highlight and teach those traits and requested that they be retained: (Attinger)

- Standard 13.4.3.B: Describe the character traits of successful entrepreneurs, such as, but not limited to: Adaptability, creative thinking, ethical behavior, leadership, positive attitude, risk taking.
- Standard 13.4.5.B: Discuss the entrepreneurial character traits of historical or contemporary entrepreneurs.
- Standard 13.4.8.B: Evaluate how entrepreneurial character traits influence career opportunities.”

**Question:** “Provide context for why the specific standards referenced here were recommended to be removed and the sense of the content committees as to whether these standards should be retained. Are there similar competencies contained in other updated standards? Are there other existing standards that address entrepreneurship that are retained in the recommended updates?”

**Answer:** The committee values entrepreneurship and views it as an essential concept for students in the commonwealth to learn. Entrepreneurship is both a possible career path and a skillset; therefore, the committee has integrated it into all four strands as applicable. Further, the committee has added four additional standards in “Employability Skills” under a new substrand titled “Entrepreneurial Mindset” that address the character traits mentioned in the original standards.

5. **Summary Feedback:** “Commentator urges the Board to retain and include in the CEW standards, by name, the core outcomes listed below. Commentator noted that these outcomes are critical to best practices in career education programs, are referenced within the current CEW standards, and also are referenced within other related state initiatives such as the PA Future Ready Index, ESSA, Chapter 339.32, Act 158, and Perkins 5. Commentator said these career education pillars tie together the key related mandates in terms of practical deliverables and provide a concrete roadmap for how career education is best delivered in schools.

Commentator further stated that the individualized career plan and the career portfolio should remain the concrete, high-school level graduation outcomes. (Mosey)

- Job/Mock Interviews o Resumes
- Exploring CTE in 5th and 8th grade
- Work-based Learning o Industry Recognized Credentials
- Individualized Career Plan by 8th grade o Implementation of the Career Plan by 11th grade
- Career Plan (word “career” currently not included)
- Career Portfolio

- Graduation Pathways”

**Question:** “What was the rationale for reorganizing the CEW standards to remove items identified and what is the sense of the content committees as to whether the items should be retained in the standards? If they are retained, what is the sense of the content committees in terms of which strands they should fall under? Do the content committees agree/disagree with revising the strands as recommended?”

**Answer:** The standards were adjusted to account for a more coherent succession. The committee recognizes the importance of work-based learning and industry-recognized credentials as an educational and career pathway for students in the commonwealth. This knowledge and the associated credentials are possible resources and educational opportunities that students explore through other PA legislation and other education opportunities.

Furthermore, the standards address what is to be learned—what students must know and do—but do not address how learning experiences should be designed, what resources should be used, what specific curricular content should be taught, or what other artifacts should be collected or produced. These outcomes are addressed through other legislation and/or other toolkits and resources.

6. **Summary Feedback:** “Commentator suggests that the Board implement key rewrites to the CEW standards so that each standard is simple and straightforward, contains a single concept, is contextualized fully within the concept of “work,” relates directly to the strand, is broad enough to allow for individualized approaches, and does not prescribe an outcome that contains a value judgment or is difficult to measure. As an example, commentator said teaching kids the meaning of fairness and to respect people of all backgrounds (SEL concepts) are done through teaching teamwork (CEW concept). (Mosey)”

**Question:** “Do the content committees see a need to refine the updated standards in response to this comment? If so, how? If not, why not?”

**Answer:** The committee reviewed multiple standards and made edits to ensure standards use more straightforward language. The committee also agreed with the commentator’s example, and in response, has removed the K–2 standard “Describe how to be fair at school.”.

7. **Summary Feedback:** “Commentator stated that Bloom’s taxonomy should be used as the model for standards rewrites to assure higher level learning outcomes. Commentator stated that the recommended standards updates are entrenched in the lowest three levels of the taxonomy (remember, understand, apply) and suggested that CEW standards should engage the upper level (analyze, evaluate, create) in order to prepare students for life after graduation. (Mosey)”

**Question:** “Do the content committee see a need to refine the updated standards in response to this comment? How do the recommended updates compare to the existing standards in this regard, as the current standards set expectations at a variety of levels within Bloom's?”

**Answer:** The committee agreed with the commentator and made multiple revisions to standards wording. These revisions will be noted under the justification “Standard was adjusted to be more developmentally appropriate” and/or “The standards were adjusted to provide a more sophisticated progression of knowledge and skills.”

8. **Summary Feedback:** Should this be a subbullet of Job/Mock Interviews or another main bullet? Commentator recommends consolidating Career Advancement and Growth and creating a strand to capture Work-Based Learning (WBL), Industry Recognized Credentials (IRC), and key graduation outcomes and key deliverables. Commentator suggested an organizational structure as shown below. (Mosey)”

Strands	Topics and Outcomes
Career Awareness and Exploration	Inventories, job and cluster exploration
Career Planning and Goal Setting	Formation and implementation or Career Plan
Real-World Experiences and Transition Preparation	Portfolio, resume, IRC, WBL
Employability Skills	Personal Skills, Applied Knowledge, Workplace Skills, People Skills

**Question:** “Do the content committee agree/disagree with this recommended change? If so, why/why not?”

**Answer:** The committee did not agree with the recommended change and asserts the need to incorporate the concepts throughout multiple content areas to ensure all students have the opportunity to engage with the concept, content, and/or skill.

9. **Summary Feedback:** “Commentator recommends using the Common Employability Skills Framework developed by the National Network of Business and Industry as the basis for the new “Employability Skills” strand. Commentator stated that the four general categories within that Framework (Personal Skills, Applied Knowledge, Workplace Skills, and People Skills) should serve as the basis for defining the grade appropriate standards and noted that these categories provide clear direction while allowing curriculum content flexibility. Finally, commentator suggested changing the language of each set of standards to be developmentally appropriate for that grade level. Commentator suggested an organizational structure as shown below. (Mosey)”



Employability Skills	
Personal Skills	Understand/apply/demonstrate Personal skills important for workplace success, including but not limited to: <ul style="list-style-type: none"> <li>• Integrity</li> <li>• Initiative</li> <li>• Dependability &amp; Reliability</li> <li>• Adaptability</li> <li>• Professionalism</li> </ul>
Applied Knowledge	Understand/apply/demonstrate Applied Knowledge skills important for workplace success, including by not limited to: <ul style="list-style-type: none"> <li>• Reading</li> <li>• Writing</li> <li>• Mathematics</li> <li>• Science</li> <li>• Technology</li> <li>• Critical Thinking</li> </ul>
Workplace Skills	Understand/apply/demonstrate Workplace Skills important for workplace success, including by not limited to: <ul style="list-style-type: none"> <li>• Planning &amp; Organizing</li> <li>• Problem Solving</li> <li>• Decision Making</li> <li>• Business Fundamentals</li> <li>• Customer Focus</li> <li>• Working with Tools &amp; Technology</li> </ul>
People Skills	Understand/apply/demonstrate People Skills important for workplace success, including by not limited to: <ul style="list-style-type: none"> <li>• Teamwork</li> <li>• Communication</li> <li>• Respect</li> </ul>

**Question:** “Do the content committee agree/disagree with restructuring the Employability Skills Framework as suggested? If so, why/why not?”

**Answer:** The committee asserts that the proposed framework achieves the goals of employability skills for PA students’ post–high school success and does not agree with the commentator’s suggested restructuring. The committee structured the proposed strands using numerous national and state frameworks as references, including the National Standards for Business Education, Career Ready PA, and the Nevada Employability Skills for Career Readiness Standards.

- 10. Summary Feedback:** “Commentator supports the recommended updates to the CEW standards in general, but suggested additional revisions to standards in the K-2 and 3-5 grade bands. Commentator stated that the recommended elementary-level standards do not always align to the development of student at that level. As an example, commentator stated that a conceptual awareness of entrepreneurship is appropriate for students in grades K-2, but the ability to

define “entrepreneurship” is beyond the developmental expectation for students at that level. (PSEA)”

**Question:** “Are there additional refinements to the updated standards that the content committees would recommend to address concerns regarding whether components of the standards are developmentally appropriate?”

**Answer:** The committee agrees with the commentator’s recommendations and has revised the K–2 and 3–5 standards to ensure they are developmentally appropriate.

11. **Summary Feedback:** “Commentator supports the addition of the “Employability Skills” category and requested that the Board embed teaching the Employability Skills into the other three CEW categories of Career Awareness and Exploration, Personal Interests and Career Planning, and Growth and Advancement. Commentator further requested that the Board include additional employability skills in the standards such as professionalism, perspective-taking, empathy, adaptability, customer focus, goal setting, teamwork, and initiative. Finally, commentator submitted a copy of the Pennsylvania Career Ready Skills continuum that was developed by an Internal Career Readiness Committee formed by the Department of Education in 2015. (Emery)”

**Question:** “What is the sense of the content committee as to whether these areas should be specifically incorporated into the CEW standards? Also, what is the sense of the content committees as to whether the competencies addressed within the Employability Skills strand should be embedded within the other strands of the CEW standards - is that necessary in the organization of the standards or can this be supported through implementation materials that demonstrate how various standards can be integrated in instruction?”

**Answer:** The committee believes that the commentator’s recommendations will be addressed through implementation, including portions of the PA Career Ready Skill Toolsets and Guidance.

## Family and Consumer Sciences

12. **Summary Feedback:** “Commentator expressed thanks for the time and attention to updating the FCS standards and expressed support for the inclusion of a new strand in the standards (Education and Early Childhood Development) that contains content necessary to prepare students for future careers in education. This new strand will support instruction aligned to the new CTE Program of Study in Education (CIP Code 13.0101). Commentator also attached a marked-up version of the recommended FCS standards with specific suggestions for refining the language of certain recommended standards presented in red. (Gallagher/Pa. Assoc. of Family and Consumer Sciences)”

**Question:** “Please review the supplementary document submitted by the PA Assoc. of Family and Consumer Sciences and provide a sense as to whether the content committee support the language updates to the standards that the Association is requesting. Specify which revisions are

supported. Also, if requested revisions are not supported, provide a sense as to why the recommended update should be retained as recommended with no further edits.”

**Answer:** The committee reviewed each piece of feedback, most of which focused on language adjustments, and made suggested changes to the document. The committee found the comments to be relevant and allow for more clarity in the document.

13. **Summary Feedback:** “Commentator suggested an amendment to a recommended standards update presented on page 75 of the report in the row below 11.3.6.G. The recommendation proposed amending the language of a current FCS within the Food Science and Nutrition strand to read: “Apply measurement and math skills following a step-be-step procedure.” The commentator noted that the proposed amendment does not indicate a relation to a food procedure. The commentator is requiring that the phrase “to make a food product” be added to the end of the standard to more clearly describe the standard in the context of the strand under which it falls. (Yablinsky)”

**Question:** “Do the content committees support this requested revision?”

**Answer:** The committee did not make this adjustment because not all students will have access to food labs. The committee highlighted that the standard is correlated to the Culinary Math and Measurement substrand under the Food Science and Nutrition strand, which will allow for contextual application correlating to food procedures with implementation of the standards.

## Economics

The Economics committee did not receive public feedback specific to their content area during the comment period, but still reviewed general feedback and participated in the revision process outlined in the introduction.

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