



empowering young people to
own their economic success®

**A Correlation:
IOWA
Academic Standards
and
Junior Achievement
Capstone Programs**

Updated March 2021

[Iowa Social Studies Standards](#)

[Iowa Employability Skills](#)

Common Core State Standards Included

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to Connecticut's state Social Studies Framework. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

JA BizTown Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

JA Finance Park lessons address fundamental financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park Advanced* curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually in the classroom,

JA Finance Park Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

JA Finance Park Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	21 st Century Skills	English Language Arts	Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>SS.4.15. Identify factors that can influence people’s different spending and saving choices. (21st century skills)</p> <p>SS.5.16. Demonstrate ways to monitor how money is spent and saved. (21st century skills)</p> <p>SS.6.24. Explain how personal financial decisions are influenced by an individual’s interpretation of needs and wants. (21st century skills)</p> <p>SS.6.25. Demonstrate how to allocate income for spending, saving and giving.</p> <p>SS.6.26. Explain how debit cards differ from credit cards, gift cards, and savings accounts.</p> <p>SS.6.27. Identify the advantages and disadvantages of various savings tools.</p>	<p>Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work. (21.3-5.ES.1)</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work.</p> <p>Use appropriate principles of communication effectively.</p>	<p>Grade 4</p> <p>RI.4.3</p> <p>RI.4.4</p> <p>RI.4.5</p> <p>RI.4.7</p> <p>SL.4.1</p> <p>SL.4.3</p> <p>L.4.4</p> <p>Grade 5</p> <p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p> <p>Grade 6</p> <p>RI.6.7</p> <p>SL.6.1</p> <p>SL.6.2</p> <p>L.6.1</p> <p>L.6.3</p> <p>L.6.4</p>	<p>Grade 4</p> <p>4.NBT.3</p> <p>4.NBT.4</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>5.NBT.7</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	21 st Century Skills	English Language Arts	Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>SS.4.8. Evaluate how civic virtues and democratic principles have guided or do guide governments, societies, and/or communities. (21st century skills)</p> <p>SS.4.11. Describe how scarcity requires a person to make a choice and identify costs associated with that choice.</p> <p>SS.4.12. Using historical and/or local examples, explain how competition has influenced the production of goods and services.</p> <p>SS.5.13. Describe how goods and services are produced and distributed domestically and globally.</p> <p>SS.5.14. Explain how various levels of government use taxes to pay for the goods and services they provide.</p>	<p>Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work. (21.3-5.ES.1)</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work.</p> <p>Use appropriate principles of communication effectively.</p> <p>Practice leadership skills, and demonstrate integrity, ethical behavior, and social responsibility in all activities. (21.3-5.ES.3)</p> <p>Adapt to varied roles, responsibilities, and expectations.</p>	<p>Grade 4</p> <p>RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4 L.4.6</p> <p>Grade 5</p> <p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>Grade 6</p> <p>R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>1 2 4</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	21 st Century Skills	English Language Arts	Math
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>SS.6.24. Explain how personal financial decisions are influenced (by an individual’s interpretation of needs and wants.)</p>	<p>Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work. (21.3-5.ES.1)</p> <p>Demonstrate initiative, creativity, self-direction, and entrepreneurial thinking to produce successful outcomes. (21.3- 5.ES.4)</p> <p>Perform work without oversight.</p> <p>Use time efficiently to manage workload</p> <p>Assess mastery of skills.</p>	<p>Grade 4</p> <p>RI.4.4</p> <p>SL.4.1</p> <p>L.4.1</p> <p>L.4.2</p> <p>L.4.4</p> <p>L.4.6</p> <p>Grade 5</p> <p>RI.5.4</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.2</p> <p>L.5.4</p> <p>L.5.6</p> <p>Grade 6</p> <p>SL.6.1</p> <p>L.6.1</p> <p>L.6.2</p> <p>L6.4</p> <p>L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>2</p> <p>4-6</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	21 st Century Skills	English Language Arts	Math
<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit 	<p>SS.4.16. Determine the consequences of sharing personal information with others. (21st century skills)ELO</p> <p>SS.5.18. Investigate ways that personal information is fraudulently obtained. (21st century skills)ELO</p> <p>SS.6.28. Describe how to protect one's identity from common threats ELO</p>	<p>Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work. (21.3-5.ES.1)</p> <p>Adjust to various roles and responsibilities and understand the need to be flexible to change. (21.3-5.ES.2)</p> <p>Practice leadership skills, and demonstrate integrity, ethical behavior, and social responsibility in all activities. (21.3- 5.ES.3)</p> <p>Demonstrate initiative, creativity, self-direction, and entrepreneurial thinking to produce successful outcomes. (21.3- 5.ES.4)</p>	<p>Grade 4</p> <p>W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5</p> <p>W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.NBT.5</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>Grade 6</p> <p>6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	21 st Century Skills	English Language Arts	Math
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA BizTown ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>SS.4.15. Identify factors that can influence people’s different spending and saving choices. (21st century skills)</p> <p>SS.4.11. Describe how scarcity requires a person to make a choice and identify costs associated with that choice.</p>	<p>Communicate and work productively with others emphasizing collaboration and cultural awareness to produce quality work. (21.3-5.ES.1)</p> <p>Adjust to various roles and responsibilities and understand the need to be flexible to change. (21.3-5.ES.2)</p> <p>Practice leadership skills, and demonstrate integrity, ethical behavior, and social responsibility in all activities. (21.3- 5.ES.3)</p> <p>Demonstrate productivity and accountability by producing quality work. (21.3-5.ES.5)</p>	<p>Grade 4</p> <p>W.4.1</p> <p>SL.4.1</p> <p>SL.4.4</p> <p>L.4.1</p> <p>L.4.6</p> <p>Grade 5</p> <p>W.5.1</p> <p>SL.5.1</p> <p>SL.5.4</p> <p>L.5.1</p> <p>L.5.6</p> <p>Grade 6</p> <p>W.6.1</p> <p>SL.6.1</p> <p>SL.6.4</p> <p>L.6.1</p> <p>L.6.4</p>	<p>Grade 5</p> <p>5.NBT.5</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA Biz Town Adventures

Session Details	Financial Literacy Standards	21 st Century Skills	Common Core ELA	Common Core Math
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Compare potential customers ▪ Identify target market ▪ Make a strategic decision ▪ Identify points in a mission statement ▪ Compare applicant resumes ▪ Make a budget-based decision ▪ Create a letter by making appropriate word choices 	<p>SS.6.24. Explain how personal financial decisions are influenced (by an individual’s interpretation of needs and wants.)</p>	<p>Adjust to various roles and responsibilities and understand the need to be flexible to change. (21.3-5.ES.2)</p> <p>Demonstrate leadership skills, integrity, ethical behavior, and social responsibility while collaborating to achieve common goals. (21.9-12.ES.3)</p> <p>Use interpersonal skills to influence and guide others toward a goal</p> <p>Leverage the strengths of others to accomplish a common goal</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p>
<p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process 	<p>SS.6.24. Explain how personal financial decisions are influenced (by an individual’s interpretation of needs and wants.)</p> <p>S.4.15. Identify factors that can influence people’s different spending and saving choices.</p>	<p>Adjust to various roles and responsibilities and understand the need to be flexible to change. (21.3-5.ES.2)</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA Biz Town Adventures

Session Details	Financial Literacy Standards	21 st Century Skills	Common Core ELA	Common Core Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts 	<p>SS.6.24. Explain how personal financial decisions are influenced (by an individual’s interpretation of needs and wants.)</p> <p>S.4.15. Identify factors that can influence people’s different spending and saving choices.</p>	<p>Adjust to various roles and responsibilities and understand the need to be flexible to change. (21.3-5.ES.2)</p> <p>Demonstrate leadership skills, integrity, ethical behavior, and social responsibility while collaborating to achieve common goals. (21.9-12.ES.3)</p> <p>Demonstrate integrity and ethical behavior</p>	<p>Grade 4 RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p>
<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service 	<p>SS.6.24. Explain how personal financial decisions are influenced (by an individual’s interpretation of needs and wants.)</p>	<p>Adjust to various roles and responsibilities and understand the need to be flexible to change. (21.3-5.ES.2)</p> <p>Demonstrate leadership skills, integrity, ethical behavior, and social responsibility while collaborating to achieve common goals. (21.9-12.ES.3)</p> <p>Demonstrate integrity and ethical behavior</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA Biz Town Adventures

Session Details	Financial Literacy Standards	21 st Century Skills	Common Core ELA	Common Core Math
<p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions ▪ Make shopping decisions based on budget and opportunity cost 	<p>SS.6.24. Explain how personal financial decisions are influenced by an individual’s interpretation of needs and wants. (21st century skills)</p> <p>SS.6.25. Demonstrate how to allocate income for spending, saving and giving.</p> <p>SS.6.26. Explain how debit cards differ from credit cards, gift cards, and savings accounts.</p> <p>SS.6.27. Identify the advantages and disadvantages of various savings tools.</p> <p>S.4.15. Identify factors that can influence people’s different spending and saving choices.</p>	<p>Adjust to various roles and responsibilities and understand the need to be flexible to change. (21.3-5.ES.2)</p> <p>Demonstrate initiative and self-direction through high achievement and lifelong learning while exploring the ways individual talents and skills can be used for productive outcomes in personal and professional life. (21.9-12.ES.4)</p> <p>Engage in effective problem-solving process</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

JA Finance Park

Unit Description	Social Studies Standards	21 st Century Skills	English Language Arts	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>SS.6.24. Explain how personal financial decisions are influenced by an individual’s interpretation of needs and wants</p>	<p>Communicate and work productively with others, considering different perspectives, and cultural views to increase the quality of work. (21.6-8.ES.1)</p> <p>Work appropriately and productively with others.</p> <p>Adapt and adjust to various roles and responsibilities in an environment of change. (21.6-8.ES.2)</p> <p>Work effectively in a climate of ambiguity and changing priorities.</p>	<p>Grade 6 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>SS.6.26. Explain how debit cards differ from credit cards, gift cards, and savings accounts.</p> <p>SS.6.27. Identify the advantages and disadvantages of various savings tools.</p> <p>SS.6.28. Describe how to protect one’s identity from common threats.</p> <p>SS.7.31. Explain how an investment differs from a savings account in potential risks and returns.</p> <p>SS.8.28. Explain how investing may build wealth and help meet financial goals.</p> <p>SS.8.29. Identify ways insurance may minimize personal financial risk.</p>	<p>Communicate and work productively with others, considering different perspectives, and cultural views to increase the quality of work. (21.6-8.ES.1)</p> <p>Work appropriately and productively with others.</p> <p>Adapt and adjust to various roles and responsibilities in an environment of change. (21.6-8.ES.2)</p>	<p>Grade 6 RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

JA Finance Park

Unit Description	Social Studies Standards	21 st Century Skills	English Language Arts	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>SS.6.26. Explain how debit cards differ from credit cards, gift cards, and savings accounts. SS.7.30. Explain an individual's rights and responsibilities as a consumer.</p>	<p>Demonstrate productivity and accountability while aspiring to meet high expectations. (21.6-8.ES.5)</p> <p>Demonstrate accountability for individual performance.</p> <p>Communicate and work productively with others, considering different perspectives, and cultural views to increase the quality of work. (21.6-8.ES.1)</p> <p>Use appropriate principles of communication effectively.</p> <ul style="list-style-type: none"> ▪ Listen to understand and appreciate the points of view of others. ▪ Listen to understand the ideas of others ▪ Process information in order to make an informed decision. 	<p>Grade 6 SL.6.1 SL.6.2</p> <p>Grades 9-10 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.3 SP.7.5</p> <p>Grade 8 G.8 SP.8.2</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>SS.6.24. Explain how personal financial decisions are influenced by an individual's interpretation of needs and wants.</p> <p>SS.6.25. Demonstrate how to allocate income for spending, saving and giving.</p> <p>SS.8.26. Discuss the components of a personal spending plan, including income, planned saving and expenses.</p>	<p>Communicate and work productively with others, considering different perspectives, and cultural views to increase the quality of work. (21.6-8.ES.1)</p> <p>Work appropriately and productively with others.</p> <ul style="list-style-type: none"> ▪ Set and evaluate goals. <p>Use different perspectives to increase innovation and the quality of work.</p> <p>Use appropriate principles of communication effectively.</p> <ul style="list-style-type: none"> ▪ Listen to understand and appreciate the points of view of others. ▪ Listen to understand the ideas of others ▪ Process information in order to make an informed decision. 	<p>Grade 6 RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Social Studies Standards	21 st Century Skills	English Language Arts	Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>SS.6.24. Explain how personal financial decisions are influenced by an individual’s interpretation of needs and wants.</p> <p>SS.6.25. Demonstrate how to allocate income for spending, saving and giving.</p> <p>SS.7.28. Predict the relationship between financial goals and achievements. SS.8.26. Discuss the components of a personal spending plan, including income, planned saving and expenses.</p> <p>SS.8.27. Calculate the cost of borrowing money for different types of goods.</p>	<p>Demonstrate initiative, self-direction, creativity, and entrepreneurial thinking while exploring individual talents and skills necessary to be successful. (21.6-8.ES.4)</p> <p>Communicate and work productively with others, considering different perspectives, and cultural views to increase the quality of work. (21.6-8.ES.1)</p> <p>Work appropriately and productively with others.</p> <ul style="list-style-type: none"> ▪ Set and evaluate goals. <p>Use different perspectives to increase innovation and the quality of work.</p> <p>Use appropriate principles of communication effectively.</p> <ul style="list-style-type: none"> ▪ Listen to understand and appreciate the points of view of others. ▪ Listen to understand the ideas of others ▪ Process information in order to make an informed decision. 	<p>Grade 6 RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7 RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8 RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10 RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	21 st Century Skills	Common Core ELA
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p> <p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.</p> <p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>Communicate and work productively with others, incorporating different perspectives and cross cultural understanding, to increase innovation and the quality of work. (21.9-12.ES.1)</p> <p>Work appropriately and productively with others.</p> <p>Use different perspectives to increase innovation and the quality of work</p> <ul style="list-style-type: none"> ▪ Gather input from all group members ▪ Capitalize on the diversity of group members 	<p>Grades 9-10 RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>SS-FL.9-12.21. Evaluate short-term savings tools.</p> <p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p> <p>SS-FL.9-12.23. Justify reasons to use various forms of insurance.</p> <p>SS-FL.9-12.24. Establish strategies for protection of personal identity and other forms of fraud.</p>	<p>Communicate and work productively with others, incorporating different perspectives and cross-cultural understanding, to increase innovation and the quality of work. (21.9-12.ES.1)</p> <p>Use different perspectives to increase innovation and the quality of work</p> <ul style="list-style-type: none"> ▪ Gather input from all group members ▪ Capitalize on the diversity of group members 	<p>Grades 9-10 RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	21 st Century Skills	Common Core ELA
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>SS-FL.9-12.18. Analyze the cost and benefits of different types of credit and debt.</p> <p>SS-FL.9-12.19. Summarize a borrower's rights and responsibilities.</p> <p>SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively.</p>	<p>Adapt to various roles and responsibilities and work flexibly in climates of ambiguity and changing priorities. (21.9- 12.ES.2)</p> <p>Demonstrate appropriate risk-taking</p> <p>Provides innovative and resourceful engagement</p> <p>Identifies and suggests alternative ways to achieve goals</p>	<p>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-FL.9-12.21. Evaluate short-term savings tools.</p> <p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>Adapt to various roles and responsibilities and work flexibly in climates of ambiguity and changing priorities. (21.9- 12.ES.2)</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <ul style="list-style-type: none"> ▪ Work independently or as a part of a team ▪ Learn from mistakes and accept feedback ▪ Carry out multiple tasks or projects ▪ Continuously monitor the success of a project or task 	<p>Grades 9-10 RI .9-10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI .11-12.1 SL11-12.1 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	21 st Century Skills	Common Core ELA
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p>	<p>Demonstrate leadership, integrity, ethical behavior, and social responsibility in all environments. (21.6-8.ES.3)</p> <p>Use interpersonal skills to influence and guide others toward a goal.</p> <ul style="list-style-type: none"> ▪ Positively support the work of others. ▪ Build relationships <p>Demonstrate integrity and ethical behavior.</p> <ul style="list-style-type: none"> ▪ Take ownership for actions. ▪ Demonstrate trustworthiness and honesty in all environments. <p>Demonstrate mental, physical, and emotional preparedness to accomplish the task.</p> <ul style="list-style-type: none"> ▪ Keep own materials organized and gathers materials needed for the task. ▪ Prepare for and focuses on the task with enthusiastic anticipation. 	<p>Grades 9-10 RI .9-10.1,4,8 W. 9-10. 1 W. 9-10.4-9 SL. 9-10. 1 SL.9-10.4-6 L.9-10. 1-6</p> <p>Grades 11-12 RI .11-12.1,4,8 W.11-12.1 W. 11-12.4-9 SL.11-12. 1 SL.11-12.4-6 L.11-12. 1-6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	21 st Century Skills	English Language Arts
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. 	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p> <p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.</p> <p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>Communicate and work productively with others, incorporating different perspectives and cross cultural understanding, to increase innovation and the quality of work. (21.9-12.ES.1)</p> <ul style="list-style-type: none"> ▪ Work appropriately and productively with others. ▪ Use all the appropriate principles of communication effectively. <p>Demonstrate leadership skills, integrity, ethical behavior, and social responsibility while collaborating to achieve common goals. (21.9-12.ES.3)</p> <ul style="list-style-type: none"> ▪ Use interpersonal skills to influence and guide others toward a goal. <p>Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p>Theme 1: Employment and Income</p> <p>Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>SS-FL.9-12.13. Develop short- and long-term financial goals. o SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.</p> <p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income</p>	<p>Adapt to various roles and responsibilities and work flexibly in climates of ambiguity and changing priorities. (21.9-12.ES.2)</p> <p>Adapt to varied roles, responsibilities, and expectations</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	21 st Century Skills	English Language Arts
<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of postsecondary education, including trade schools and military service. ▪ Identify the income projection for a variety of careers. ▪ Calculate the return on the educational investment for different occupations. 	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st century skills)</p>	<p>Communicate and work productively with others, incorporating different perspectives and cross cultural understanding, to increase innovation and the quality of work. (21.9-12.ES.1)</p> <ul style="list-style-type: none"> ▪ Work appropriately and productively with others. ▪ Use all the appropriate principles of communication effectively. <p>Demonstrate leadership skills, integrity, ethical behavior, and social responsibility while collaborating to achieve common goals. (21.9-12.ES.3)</p> <ul style="list-style-type: none"> ▪ Use interpersonal skills to influence and guide others toward a goal. <p>Leverage the strengths of others to accomplish a common goal.</p>	<p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use rational and considered decision-making steps to select financial goals and priorities. ▪ Explain how decisions made today can impact the future 	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>Adapt to various roles and responsibilities and work flexibly in climates of ambiguity and changing priorities. (21.9- 12.ES.2)</p> <ul style="list-style-type: none"> ▪ Adapt to varied roles, responsibilities, and expectations. <p>Demonstrate appropriate risk-taking</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	21 st Century Skills	English Language Arts
<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize some of the reasons why people might spend more than they earn. ▪ Identify and use parts of a budget. ▪ List the long-term effects of overspending. 	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively.</p>	<p>Adapt to various roles and responsibilities and work flexibly in climates of ambiguity and changing priorities. (21.9- 12.ES.2)</p> <p>Adapt to varied roles, responsibilities, and expectations</p> <ul style="list-style-type: none"> ▪ Work independently or as a part of a team ▪ Learn from mistakes and accept feedback ▪ Carry out multiple tasks or projects ▪ Continuously monitor the success of a project or task 	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. 	<p>SS-FL.9-12.23. Justify reasons to use various forms of insurance.</p> <p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>Adapt to various roles and responsibilities and work flexibly in climates of ambiguity and changing priorities. (21.9- 12.ES.2)</p> <p>Demonstrate appropriate risk-taking</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	21 st Century Skills	English Language Arts
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit 	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p> <p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p> <p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>Communicate and work productively with others, incorporating different perspectives and cross cultural understanding, to increase innovation and the quality of work. (21.9-12.ES.1)</p> <p>Work appropriately and productively with others</p> <ul style="list-style-type: none"> ▪ Set goals ▪ Effectively communicate with group and stakeholders <p>Demonstrate respectful behavior to group member ideas and opinions</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. 	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively.</p> <p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p> <p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p>	<p>Demonstrate leadership skills, integrity, ethical behavior, and social responsibility while collaborating to achieve common goals. (21.9-12.ES.3)</p> <p>Use interpersonal skills to influence and guide others toward a goal</p> <ul style="list-style-type: none"> ▪ Positively support the work of others ▪ Facilitate and delegate responsibilities to best accomplish goal(s) ▪ Build relationships <p>Demonstrate integrity and ethical behavior</p> <p>Demonstrate mental, physical, and emotional preparedness to accomplish the task</p> <ul style="list-style-type: none"> ▪ Organize required materials in a readily accessible format. ▪ Focus and become energized on the task objectives. 	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Financial Literacy Standards	21 st Century Skills
Theme 1: Employment and Income			
<p>1.3 Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of a successful entrepreneur. ▪ Examine personal entrepreneurial qualifications and characteristics. ▪ Develop a plan for building entrepreneurial skills. 	<p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.</p>	<p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.</p>
<p>1.4 Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. ▪ Develop a plan for preparing for job loss. ▪ Identify professional development and job retraining opportunities to help when job loss happens. 	<p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st century skills)</p>	<p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st century skills)</p>
<p>1.5 My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. ▪ Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st century skills)</p>	<p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st century skills)</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Financial Literacy Standards	21 st Century Skills
<p>1.6 The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form 	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>(21.9-12.ES.4) Perform work without oversight</p> <ul style="list-style-type: none"> ▪ Assesses the situation and identify the priority/necessary actions to be taken ▪ Understand the value of the task in relationship to greater goal
Theme 2: Employment and Education			
<p>2.2 Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. 	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>(21.9-12.ES.4) Use time efficiently to manage workload</p> <ul style="list-style-type: none"> ▪ Segment task into logical steps with appropriate estimates of time
<p>2.3 Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities ▪ Develop a SMART goal to help achieve a chosen career. 	<p>SS-FL.9-12.13. Develop short- and long-term financial goals. SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.</p>	<p>Adapt to various roles and responsibilities and work flexibly in climates of ambiguity and changing priorities. (21.9- 12.ES.2)</p>

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Extension Details	Extension Objectives	Financial Literacy Standards	21 st Century Skills
<p>2.4 Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses and improve the chance of getting into a college of their choice. 	<p>NA</p>	<p>Communicate and work productively with others, incorporating different perspectives and cross cultural understanding, to increase innovation and the quality of work. (21.9-12.ES.1)</p> <p>Work appropriately and productively with others</p> <ul style="list-style-type: none"> ▪ Set goals
<p>2.5 Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. 	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p>	<p>Communicate and work productively with others, incorporating different perspectives and cross cultural understanding, to increase innovation and the quality of work. (21.9-12.ES.1)</p> <ul style="list-style-type: none"> ▪ Process information in order to make an informed decision ▪ Ask appropriate questions in seeking clarification ▪ Read, understand and create information presented in a variety of forms
<p>2.6 Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify a savings goal and plan. ▪ Contrast grants and scholarships with student loans. ▪ Explain the responsibilities associated with student loan debt. 	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively.</p>	<p>Communicate and work productively with others, incorporating different perspectives and cross cultural understanding, to increase innovation and the quality of work. (21.9-12.ES.1)</p> <p>Work appropriately and productively alone or with others</p> <ul style="list-style-type: none"> ▪ Set goals

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Extension Details	Extension Objectives	Financial Literacy Standards	21 st Century Skills
Theme 3: Financial Responsibility and Decision Making			
<p>3.2 Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare benefits of buying and leasing a car. ▪ Identify costs associated with buying and owning a car. ▪ Explain benefits of buying new and used cars. ▪ Analyze costs and features of several vehicles to identify the best car for one’s needs. 	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>(21.9-12.ES.3) Demonstrate integrity and ethical behavior</p> <ul style="list-style-type: none"> ▪ Accept ownership for actions • Demonstrate trustworthiness and honesty ▪ Make decisions based on important core values
<p>3.3 Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. 	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>Communicate and work productively with others, incorporating different perspectives and cross cultural understanding, to increase innovation and the quality of work. (21.9-12.ES.1)</p> <p>Work appropriately and productively alone or with others</p> <ul style="list-style-type: none"> ▪ Set goals
<p>3.4 My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the effects of late or missed payments. ▪ Explain the effect of debts on a person’s net worth. ▪ Distinguish between good use and misuse of credit cards. 	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p> <p>SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively.</p>	<p>Demonstrate leadership skills, integrity, ethical behavior, and social responsibility while collaborating to achieve common goals. (21.9-12.ES.3)</p> <p>Demonstrate integrity and ethical behavior</p> <ul style="list-style-type: none"> ▪ Accept ownership for actions • Demonstrate trustworthiness and honesty ▪ Make decisions based on important core values

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<p>3.5 Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. 	<p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>Demonstrate initiative and self-direction through high achievement and lifelong learning while exploring the ways individual talents and skills can be used for productive outcomes in personal and professional life. (21.9-12.ES.4)</p> <p>Demonstrate core values</p>
<p>3.6 Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the steps for financial goal planning. ▪ Identify a financial goal and develop a plan to reach it. 	<p>SS-FL.9-12.13. Develop short- and long-term financial goals.</p> <p>SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively.</p>	<p>21.9-12.ES.4) Set and achieve high standards and goals</p> <ul style="list-style-type: none"> ▪ Understand incremental steps for acquiring goals ▪ Create a written plan ▪ Set realistic goals that match aptitudes
<p>3.7 Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain what taxes are used for. ▪ Recognize different types of taxes. ▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income</p>	<p>Demonstrate initiative and self-direction through high achievement and lifelong learning while exploring the ways individual talents and skills can be used for productive outcomes in personal and professional life. (21.9-12.ES.4)</p> <p>Engage in effective problem solving process</p> <ul style="list-style-type: none"> ▪ Transfer learning from one domain to another
<p>Theme 4: Planning and Money Management</p>			
<p>4.2 A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explore different payment types, and classify the pros and cons of using payment apps. ▪ Identify potential security issues with using payment apps. ▪ Analyze how to use a payment app to manage spending. 	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p>	<p>(21.9-12.ES.1) Use different perspectives to increase innovation and the quality of work</p> <ul style="list-style-type: none"> ▪ Gather input from all group members

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<p>4.3 Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Outline a short-term financial goal for how to save for extracurricular expenses. ▪ Generate a personal budget to achieve the goal 	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p>	<p>Adapt to various roles and responsibilities and work flexibly in climates of ambiguity and changing priorities. (21.9- 12.ES.2)</p>
<p>4.4 Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Evaluate if an emergency fund should be used for different emergency scenarios. ▪ Create an emergency fund savings plan for an emergency situation. ▪ Analyze how saving for an emergency fund can impact a monthly budget. 	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-FL.9-12.20. Investigate strategies to avoid and manage debt effectively.</p>	<p>Adapt to various roles and responsibilities and work flexibly in climates of ambiguity and changing priorities. (21.9- 12.ES.2)</p>
Theme 5: Risk Management and Insurance			
<p>5.2 Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Differentiate among the main types of auto insurance coverage. ▪ Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p> <p>SS-FL.9-12.23. Justify reasons to use various forms of insurance.</p>	<p>(21.9-12.ES.1) Use different perspectives to increase innovation and the quality of work</p> <ul style="list-style-type: none"> ▪ Gather input from all group members
<p>5.3 Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the expenses associated with taking out a mortgage. ▪ Differentiate among different types of mortgages. 	<p>SS-Econ.9-12.14. Use cost-benefit analysis to argue for or against an economic decision.</p> <p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>(21.9-12.ES.1) Use different perspectives to increase innovation and the quality of work</p> <ul style="list-style-type: none"> ▪ Gather input from all group members

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Extension Details	Extension Objectives	Financial Literacy Standards	21 st Century Skills
Theme 6: Investing			
<p>6.1 Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p>	<p>(21.9-12.ES.1)</p> <ul style="list-style-type: none"> ▪ Process information in order to make an informed decision ▪ Ask appropriate questions in seeking clarification ▪ Read, understand and create information presented in a variety of forms
<p>6.2 Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize basic principles of investing in stocks. ▪ Identify factors that affect stocks and the stock market. ▪ List strategies for smart investing. 	<p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p>	<p>(21.9-12.ES.1)</p> <ul style="list-style-type: none"> ▪ Process information in order to make an informed decision ▪ Ask appropriate questions in seeking clarification ▪ Read, understand and create information presented in a variety of forms