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own their economic success®

**A Correlation:  
NEW JERSEY  
Academic Standards  
and  
Junior Achievement  
Capstone Programs**

Updated March 2021  
[Career Readiness, Life Literacies and Key Skills](#)

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# Overview

In this document, Junior Achievement’s Capstone programs are correlated to New Jersey State Academic Standards for Social Studies, Financial Literacy, and Career Readiness, Life Literacies and Key Skills, where applicable. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or volunteer as needed. Alternate delivery methods, such as remote digital delivery and student self-guided options, cover the same learning objectives for social studies standards and financial literacy; 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 designed to support social studies standards, hands-on activities, and active participation in a simulated community which accommodates 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 Adventures* is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the 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. Throughout the program, students use critical-thinking skills to learn about key economic concepts as they explore and enhance their understanding of free enterprise and have the opportunity to assume several roles in the economy.

The *JA Finance Park* program addresses fundamental financial literacy, work readiness and economic concepts, encouraging students to manage their finances, explore career interests and opportunities and develop work-readiness skills. *JA Finance Park* provides two curriculum level options: Entry Level and Advanced

Geared towards students who are new to personal finances or have never taken a financial literacy class, *JA Finance Park Entry Level* helps students build a foundation upon which they can make intelligent financial decisions that last a lifetime.

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, or virtual classroom experience, where students engage with volunteers and put into practice what they have learned by developing a personal budget.

JA Finance Park Entry Level offers three implementation options:

- Traditional classroom educator-led presentation format
- Project-Based Learning (PBL) format structured to include student group and independent work and a culminating project for upper grade students
- 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	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts	Math
<p><b>Unit 1: Financial Literacy</b></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>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> <p>6.1.5.EconET.2: Use quantitative data to engage in cost benefit analyses of decisions that impact the individual and/or community.</p> <p>6.1.5.EconNM.7: Describe the role and relationship among households, businesses, laborers, and governments within the economic system.</p>	<p>9.1.5.EG.3: Explain the impact of the economic system on one’s personal financial goals.</p> <p>9.1.5.FI.1: Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies.</p> <p>9.1.5.FP.3: Analyze how spending choices and decision-making can result in positive or negative consequences.</p> <p>9.1.5.FP.4: Explain the role of spending money and how it affects well-being and happiness (e.g., "happy money," experiences over things, donating to causes, anticipation, etc.).</p>	<p><b>Grade 4</b>            RI.4.3            RI.4.4            RI.4.5            RI.4.7            SL.4.1            SL.4.3            L.4.4</p> <p><b>Grade 5</b>            RI.5.4            RI.5.5            RI.5.7            SL.5.1            L.5.1            L.5.3            L.5.4</p> <p><b>Grade 6</b>            RI.6.7            SL.6.1            SL.6.2            L.6.1            L.6.3            L.6.4</p>	<p><b>Grade 4</b>            4.NBT.3            4.NBT.4</p> <p><b>Grade 5</b>            5.NBT.5            5.NBT.7</p> <p><b>Grade 6</b>            6.NS.3</p> <p><b>Mathematical Practices 4-6</b>            1-7</p>

<p><b>Unit 2: Community and Economy</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define various vocabulary terms</li> <li>▪ Explain how good citizens have a sense of responsibility to others and to their community</li> <li>▪ Identify goods, services, and resources (human, natural, and capital)</li> <li>▪ Demonstrate the circular flow of an economy</li> <li>▪ Discover the function of businesses in producing goods and services</li> <li>▪ Define scarcity and learn more about free enterprise</li> <li>▪ Identify the three basic economic questions (what, how, and for whom to produce)</li> <li>▪ Understand why people pay taxes</li> <li>▪ Define gross pay and net pay</li> <li>▪ Calculate tax by multiplying with decimals</li> <li>▪ Differentiate between public goods and services and private goods and services</li> <li>▪ Give examples of philanthropy</li> </ul>	<p>6.1.5.EconET.3: Explain how scarcity and choice influence decisions made by individuals, communities, and nations.</p> <p>6.1.5.EconEM.1: Explain why individuals and businesses specialize and trade.</p> <p>6.1.5.EconEM.2: Identify examples of the variety of resources that are used to produce goods and services (i.e., human capital, physical capital, natural resources).</p> <p>6.1.5.EconNM.1: Explain the ways in which the government pays for the goods and services it provides.</p>	<p>9.1.5.EG.1: Explain and give examples of what is meant by the term “tax.”</p> <p>9.1.5.EG.2: Describe how tax monies are spent.</p> <p>9.1.5.EG.3: Explain the impact of the economic system on one’s personal financial goals.</p> <p>• 9.1.5. EG.4: Describe how an individual’s financial decisions affect society and contribute to the overall economy.</p> <p>9.1.5.CR.1: Compare various ways to give back and relate them to your strengths, interests, and other personal factors.</p>	<p><b>Grade 4</b>  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><b>Grade 5</b>  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><b>Grade 6</b>  R.6.7  SL.6.1  SL.6.2  L.6.1  L.6.4  L.6.6</p>	<p><b>Grade 4</b>  4.MD.4</p> <p><b>Grade 5</b>  5.MD.2</p> <p><b>Mathematical Practices 4-6</b>  1  2  4</p>
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## JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts	Math
<p><b>Unit 3: Work Readiness</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize their interests and skills</li> <li>▪ Explain the relevance of interests and skills in career exploration and planning</li> <li>▪ Distinguish the differences among the four primary career types: people, ideas, data, and things</li> <li>▪ Categorize STEM careers into different types</li> <li>▪ Demonstrate appropriate workplace behaviors</li> <li>▪ Define resume, job interview, and applicant</li> <li>▪ Complete a job application</li> <li>▪ Model appropriate business greetings</li> <li>▪ Demonstrate proper interview skills</li> </ul>	<p>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p>	<p>9.2.5.CAP.1: Evaluate personal likes and dislikes and identify careers that might be suited to personal likes.</p> <p>9.2.5.CAP.2: Identify how you might like to earn an income.</p> <p>9.2.5.CAP.3: Identify qualifications needed to pursue traditional and non-traditional careers and occupations.</p> <p>9.2.5.CAP.4: Explain the reasons why some jobs and careers require specific training, skills, and certification (e.g., life guards, child care, medicine, education) and examples of these requirements</p>	<p><b>Grade 4</b>            RI.4.4            SL.4.1            L.4.1            L.4.2            L.4.4            L.4.6</p> <p><b>Grade 5</b>            RI.5.4            SL.5.1            L.5.1            L.5.2            L.5.4            L.5.6</p> <p><b>Grade 6</b>            SL.6.1            L.6.1            L.6.2            L6.4            L.6.6</p>	<p><b>Grade 4</b>            4.MD.4</p> <p><b>Grade 5</b>            5.MD.2</p> <p><b>Mathematical Practices 4-6</b>            2            4-6</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts	Math
<p><b>Unit 4: Business Management</b> 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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Describe costs associated with operating a business</li> <li>▪ Calculate business expenses</li> <li>▪ Use teamwork to create a paragraph that describes a business</li> <li>▪ Define selling price, revenue, and inventory</li> <li>▪ Describe factors that affect selling price</li> <li>▪ Explain the relationship between revenue, costs, and profit</li> <li>▪ Define advertising</li> <li>▪ Describe characteristics of effective advertising</li> <li>▪ Acknowledge how effective teamwork and cooperation enhance business teams</li> <li>▪ Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit</li> </ul>	<p>6.1.5.EconEM.3: Describe how supply and demand influence price and output of products.</p> <p>6.1.5.EconNM.5: Explain how the availability of private and public goods and services is influenced by the government and the global economy.</p> <p>6.1.5.EconNM.6: Examine the qualities of entrepreneurs in a capitalistic society.</p> <p>6.1.5.EconNM.7: Describe the role and relationship among households, businesses, laborers, and governments within the economic system.</p>	<p>9.1.5.FP.5: Illustrate how inaccurate information is disseminated through various external influencers including the media, advertisers/marketers, friends, educators, and family members.</p>	<p><b>Grade 4</b> 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><b>Grade 5</b> 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><b>Grade 6</b> W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p><b>Grade 4</b> 4.NBT.5</p> <p><b>Grade 5</b> 5.NBT.5</p> <p><b>Grade 6</b> 6.NS.2 6.NS.3</p> <p><b>Mathematical Practices 4-6</b> 1-7</p>

## JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts	Math
<p><b>Unit 5: Visit and Debrief</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Function in their job capacity at <i>JA BizTown</i></li> <li>▪ Manage their personal finances and time</li> <li>▪ Carry out responsibilities of citizenship, such as voting and obeying laws</li> <li>▪ Evaluate team performance at <i>JA BizTown</i></li> <li>▪ Explain the circular flow of economic activity</li> <li>▪ Describe how citizens use financial institutions</li> <li>▪ Describe how citizens work within a quality business</li> </ul>	<p>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> <p>6.1.5.EconET.2: Use quantitative data to engage in cost benefit analyses of decisions that impact the individual and/or community.</p> <p>6.1.5.EconNM.7: Describe the role and relationship among households, businesses, laborers, and governments within the economic system.</p>	<p>9.1.5.EG.3: Explain the impact of the economic system on one’s personal financial goals.</p> <p>9.1.5. EG.4: Describe how an individual’s financial decisions affect society and contribute to the overall economy.</p>	<p><b>Grade 4</b></p> <p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p><b>Grade 5</b></p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p><b>Grade 6</b></p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p><b>Grade 5</b></p> <p>5.NBT.5</p> <p><b>Mathematical Practices 4-6</b></p> <p>1-7</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA	Common Core Math
<p><b>Adventure One: CEO</b></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 and compile a letter to encourage customers.</p> <p><b>Objectives:</b></p> <ul style="list-style-type: none"> <li>• Use knowledge of skills and interests to select a company</li> <li>• Compare potential customers</li> <li>• Identify target market</li> <li>• Make a strategic decision</li> <li>• Identify points in a mission statement</li> <li>• Compare applicant resumes</li> <li>• Make a budget-based decision</li> <li>• Create a letter by making appropriate word choices</li> </ul>	<p>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> <p>6.1.5.EconET.2: Use quantitative data to engage in cost benefit analyses of decisions that impact the individual and/or community.</p>	<p>9.2.5.CAP.1: Evaluate personal likes and dislikes and identify careers that might be suited to personal likes.</p> <p>9.2.5.CAP.2: Identify how you might like to earn an income.</p> <p>9.2.5.CAP.3: Identify qualifications needed to pursue traditional and non-traditional careers and occupations.</p> <p>9.2.5.CAP.4: Explain the reasons why some jobs and careers require specific training, skills, and certification (e.g., life guards, child care, medicine, education) and examples of these requirements</p>	<p><b>Grade 4</b> 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><b>Grade 5</b> 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><b>Adventure Two CFO</b></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><b>Objectives:</b></p> <ul style="list-style-type: none"> <li>• Use knowledge of skills and interests to select a company</li> <li>• Deduct taxes to calculate net pay</li> <li>• Determine price of items to make a profit using a formula</li> <li>• Compare costs to make budget decisions</li> <li>• Read terms and conditions to compare offers</li> <li>• Evaluate proposals as part of a decision-making process</li> </ul>	<p>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> <p>6.1.5.EconET.2: Use quantitative data to engage in cost benefit analyses of decisions that impact the individual and/or community.</p>	<p>9.2.5.CAP.1: Evaluate personal likes and dislikes and identify careers that might be suited to personal likes.</p> <p>9.2.5.CAP.2: Identify how you might like to earn an income.</p> <p>9.2.5.CAP.3: Identify qualifications needed to pursue traditional and non-traditional careers and occupations.</p> <p>9.2.5.CAP.4: Explain the reasons why some jobs and careers require specific training, skills, and certification (e.g., life guards, child care, medicine, education) and examples of these requirements</p>	<p><b>Grade 4</b> 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><b>Grade 5</b> 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 BizTown Adventures

Session Details	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA	Common Core Math
<p><b>Adventure Three: Marketing Director</b></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><b>Objectives:</b></p> <ul style="list-style-type: none"> <li>• Use knowledge of skills and interests to select a company</li> <li>• Identify an idea for a new product or service</li> <li>• Attempt to resolve solutions to customer pain points</li> <li>• Identify characteristics of target markets</li> <li>• Explore advertising avenues and marketing tools</li> <li>• Plan a marketing campaign</li> <li>• Compare cost effectiveness of different advertisements</li> <li>• Examine fine print on contracts</li> </ul>	<p>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> <p>6.1.5.EconET.2: Use quantitative data to engage in cost benefit analyses of decisions that impact the individual and/or community.</p> <p>6.1.5.EconEM.1: Explain why individuals and businesses specialize and trade.</p> <p>6.1.5.EconEM.2: Identify examples of the variety of resources that are used to produce goods and services (i.e., human capital, physical capital, natural resources).</p>	<p>9.4.5.CT.1: Identify and gather relevant data that will aid in the problem-solving process</p> <p>9.4.5.CT.2: Identify a problem and list the types of individuals and resources (e.g., school, community agencies, governmental, online) that can aid in solving the problem</p>	<p><b>Grade 4</b> RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b> 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><b>Adventure Four: Sales Manager</b></p> <p>The Sales manager follows decision making and problem solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p><b>Objectives:</b></p> <ul style="list-style-type: none"> <li>• Use knowledge of skills and interests to select a company</li> <li>• Explore traits that convey good work ethic</li> <li>• Compare resumes</li> <li>• Use a decision making process to make hiring decisions</li> <li>• Use a problem solving process to improve customer service</li> </ul>	<p>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> <p>6.1.5.EconET.2: Use quantitative data to engage in cost benefit analyses of decisions that impact the individual and/or community.</p> <p>6.1.5.EconEM.1: Explain why individuals and businesses specialize and trade.</p> <p>6.1.5.EconEM.2: Identify examples of the variety of resources that are used to produce goods and services (i.e., human capital, physical capital, natural resources).</p>	<p>9.4.5.CT.1: Identify and gather relevant data that will aid in the problem-solving process</p> <p>9.4.5.CT.2: Identify a problem and list the types of individuals and resources (e.g., school, community agencies, governmental, online) that can aid in solving the problem</p>	<p><b>Grade 4</b> 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><b>Grade 5</b> 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 BizTown Adventures

Session Details	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA	Common Core Math
<p><b>Adventure Five: Consumer</b></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> <ul style="list-style-type: none"> <li>• Define gross pay and net pay and calculate net pay</li> <li>• Identify services offered by financial institutions.</li> <li>• Explore a bank account application</li> <li>• Identify parts of a transaction register</li> <li>• Explain the importance of a savings account</li> <li>• Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments .</li> <li>• Explain how money changes hands when a debit card or electronic payment form is used</li> <li>• Demonstrate use of a transaction register to record a debit purchase.</li> <li>• Distinguish between needs and wants</li> <li>• Create a budget based on monthly income</li> <li>• Use fixed costs and needs to make budget decisions</li> <li>• Make shopping decisions based on budget and opportunity cost</li> </ul>	<p>6.1.5.EconEM.2: Identify examples of the variety of resources that are used to produce goods and services (i.e., human capital, physical capital, natural resources).</p> <p>6.1.5.EconNM.7: Describe the role and relationship among households, businesses, laborers, and governments within the economic system.</p>	<p>9.4.8.IML.7: Use information from a variety of sources, contexts, disciplines, and cultures for a specific purpose.</p> <p>9.1.5.PB.2: Describe choices consumers have with money (e.g., save, spend, donate).</p> <p>9.1.5.PB.1: Develop a personal budget and explain how it reflects spending, saving, and charitable contributions.</p>	<p><b>Grade 4</b> RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b> 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	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts	Math
<p><b>Unit 1: Income</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Rate their interests, abilities, and values.</li> <li>▪ Determine work preferences and match them to career choices</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Figure net monthly income</li> </ul>	<p>NA</p>	<p>9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income</p> <p>9.1.8.EG.2: Explain why various sources of income are taxed differently.</p> <p>9.1.8.EG.3: Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to fund public activities and initiatives.</p> <p>9.1.8.EG.5: Interpret how changing economic and societal needs influence employment trends and future education.</p>	<p><b>Grade 6</b> SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b> SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b> SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b> SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b> RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p><b>Unit 2: Saving, Investing and Risk Management</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of various saving and investing options</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>Economics, Innovation and Technology: Economic Ways of Thinking 8</p> <p>Economic decision-making involves setting goals, weighing costs and benefits, and identifying the resources available to achieve those goals.</p> <p>People voluntarily exchange goods and services when all parties expect to gain as a result of the trade.</p>	<p>9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.</p> <p>9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).</p> <p>9.1.8.FI.3: Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.</p> <p>9.1.8.FI.4: Analyze the interest rates and fees associated with financial products.</p>	<p><b>Grade 6</b> RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b> RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b> SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b> SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b> 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	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts	Math
<p><b>Unit 3: Debit and Credit</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide</li> <li>▪ Examine debit and credit cards and their use</li> <li>▪ Explain the benefits and common pitfalls of credit cards</li> <li>▪ Explain the benefits of debit cards</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 8</p> <p>People voluntarily exchange goods and services when all parties expect to gain as a result of the trade.</p> <p>Buyers and sellers interact in competitive markets based on prices that reflect scarcity of goods and services in the market.</p>	<p>9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.</p> <p>9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.</p>	<p><b>Grade 6</b> SL.6.1 SL.6.2</p> <p><b>Grades 9-10</b> L.9-10.1 L.9-10.4</p> <p><b>Grades 11-12</b> SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> RP.7.R2.b NS.7.3 SP.7.5</p> <p><b>Grade 8</b> G.8 SP.8.2</p>

## JA Finance Park

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts	Math
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Compare teen and adult spending patterns</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Relate the need to save money to meet goals</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>Economics, Innovation and Technology: Economic Ways of Thinking 8</p> <p>Economic decision-making involves setting goals, weighing costs and benefits, and identifying the resources available to achieve those goals.</p>	<p>9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.</p> <p>9.1.8.PB.2: Explain how different circumstances can affect one’s personal budget.</p> <p>9.1.8.PB.3: Explain how to create budget that aligns with financial goals.</p> <p>9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).</p> <p>9.1.8.PB.5: Identify factors that affect one’s goals, including peers, culture, location, and past experiences.</p> <p>9.1.8.PB.6: Construct a budget to save for short-term, long term, and charitable goals.</p>	<p><b>Grade 6</b> RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b> RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b> RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b> SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b> NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

## JA Finance Park

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts	Math
<p><b>Unit 5: Simulation and Debriefing</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Reflect on their simulation experience</li> </ul>	<p>Economics, Innovation and Technology: Economic Ways of Thinking 8</p> <p>Economic decision-making involves setting goals, weighing costs and benefits, and identifying the resources available to achieve those goals.</p>	<p>9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.</p> <p>9.1.8.PB.2: Explain how different circumstances can affect one’s personal budget.</p> <p>9.1.8.PB.3: Explain how to create budget that aligns with financial goals.</p> <p>9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).</p> <p>9.1.8.PB.5: Identify factors that affect one’s goals, including peers, culture, location, and past experiences.</p> <p>9.1.8.PB.6: Construct a budget to save for short-term, long term, and charitable goals.</p>	<p><b>Grade 6</b> RI.6.1 W.6.1 W.6.4 W.6.9</p> <p><b>Grade 7</b> RI.7.1 W.7.1 W.7.4 W.7.9</p> <p><b>Grade 8</b> RI.8.1 W.8.1 W.8.4 W.8.9</p> <p><b>Grades 9-10</b> RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> RP.7.R2.b NS.7.2 NS.7.3</p>

## JA Finance Park PBL

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA
<p><b>Unit 1: Income</b></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>The students will:</p> <ul style="list-style-type: none"> <li>▪ Tell the difference between abilities, interests, work preferences, and values</li> <li>▪ Identify career interests and goals as a way to earn future income</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)</li> <li>▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.</p> <p>6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.</p>	<p>9.2.12.CAP.1: Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.</p> <p>9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.</p> <p>9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	<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>

## JA Finance Park PBL

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA
<p><b>Unit 2: Saving, Investing and Risk Management</b></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>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of savings options and investment vehicles</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Incentives influence choices which result in policy changes.</p>	<p>9.1.12.PB.1: Explain the difference between saving and investing.</p> <p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p>	<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>
<p><b>Unit 3: Debit and Credit</b></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>The students will:</p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide</li> <li>▪ Explain debit and credit cards and their uses</li> <li>▪ Identify the advantages and disadvantages related to credit and debit cards</li> <li>▪ Give examples of the best ways to build credit</li> <li>▪ Demonstrate why credit scores are important</li> </ul>	<p>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt.</p> <p>9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).</p> <p>9.1.12.FI.4: Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).</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>



## JA Finance Park PBL

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA
<p><b>Unit 4: Budget+</b></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>The students will:</p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Distinguish between different kinds of budgets</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</p> <p>9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	<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	Career Readiness, Life Literacies and Key Skills Standards	Common Core ELA
<p><b>Unit 5: Simulation and Debriefing</b></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>The students will:</p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes</li> <li>▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts</li> <li>▪ Demonstrate originality and creativity</li> <li>▪ Build confidence, self-esteem, and teamwork skills</li> </ul>	<p>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</p> <p>9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	<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	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts
<p><b>Theme 1: Employment and Income</b></p> <p><b>Foundation 1 Career Cluster</b></p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Examine careers and corresponding career clusters.</li> <li>▪ Apply interests and skills to specific career clusters.</li> <li>▪ Research possible careers within a chosen career cluster.</li> <li>▪ Analyze how interests and skills may relate to a specific career cluster.</li> </ul>	NA	<p>9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.</p> <p>9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.</p> <p>9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills.</p>	<p>RI.9-10. 1,4 W.9-10. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
<p><b>Theme 1: Employment and Income</b></p> <p><b>Foundation 2 Net Income</b></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>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the difference between gross pay and net pay.</li> <li>▪ Identify the components on an earnings statement that affect net income.</li> <li>▪ Calculate net monthly income.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.</p> <p>6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country’s economic health.</p>	<p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	<p>RI.9-10. 1,4 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>

<p><b>Theme 2: Employment and Education</b></p> <p><b>The Value of Education</b></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>Students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of postsecondary education, including trade schools and military service.</li> <li>▪ Identify the income projection for a variety of careers.</li> <li>▪ Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</li> </ul>	<p>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth.</p>	<p>RI.9-10. 1,4 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
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## JA Finance Park Advanced

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts
<p><b>Theme 3: Financial Responsibility and Decision Making</b></p> <p><b>Financial Decision Making</b></p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Use rational and considered decision-making steps to select financial goals and priorities.</li> <li>▪ Explain how decisions made today can impact the future</li> </ul>	<p>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p>	<p>RI.9-10. 1,4 W.9-10. 1,4 SL 9-10. 1,2,5 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 W.11-12. 1,4 SL 9-10. 1,2,5 L 11-12. 1- 6</p>
<p><b>Theme 4: Planning and Money Management</b></p> <p><b>Next-Level Budgeting</b></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>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize some of the reasons why people might spend more than they earn.</li> <li>▪ Identify and use parts of a budget.</li> <li>▪ List the long-term effects of overspending.</li> </ul>	<p>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</p> <p>9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	<p>RI.9-10 1,4 SL 9-10 1,2 L 9-10 1- 6</p> <p>RI.11-12 1,4 SL 9-10 1,2 L 11-12 1- 6</p>

## JA Finance Park Advanced

Unit Description	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards	English Language Arts
<p><b>Theme 5: Risk Management and Insurance</b></p> <p><b>Insurance</b></p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize strategies for managing risk.</li> <li>▪ List the benefits of having insurance for risk management.</li> <li>▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance.</li> <li>▪ Compare insurance policies.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Buyers and sellers interact in competitive markets based on prices that reflect scarcity of goods and services in the market.</p> <p>Markets exist to facilitate the exchange of goods and services. Competition among sellers and buyers exists in specific markets.</p>	<p>9.1.12.RM.3: Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.</p> <p>9.1.12.RM.4: Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry.</p> <p>9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate.</p> <p>9.1.12.RM.7: Evaluate individual and family needs for insurance protection using opportunity-cost analysis to determine if the amount of protection is adequate or over-insured.</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>
<p><b>Theme 6: Investing</b></p> <p><b>Investing for the Future</b></p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize different investment options.</li> <li>▪ Compare the benefits and risks of various investment options.</li> <li>▪ Create a diversified investment portfolio that maximizes profit</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Incentives influence choices which result in policy changes.</p>	<p>9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.</p> <p>• 9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.</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><b>Theme 7: Simulation and Debrief</b></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>Students will:</p> <ul style="list-style-type: none"> <li>▪ Identify key learnings from the JA Finance Park simulation.</li> <li>▪ Analyze and apply lessons learned to future career and money management goals.</li> </ul>	<p>Economics, Innovation and Technology 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p>	<p>RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 9-10 1- 6</p> <p>RI.11-12 1,4 W.11-12 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 11-12 1- 6</p>
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## JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
<p><b>1.3 Entrepreneurial Strengths and Talents</b></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"> <li>▪ Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics.</li> <li>▪ Develop a plan for building entrepreneurial skills.</li> </ul>	<p>NA</p>	<p>9.2.12.CAP.21: Explain low-cost and low-risk ways to start a business.</p> <p>9.2.12.CAP.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.</p> <p>9.2.12.CAP.23: Identify different ways to obtain capital for starting a business.</p>
<p><b>1.4 Job Loss</b></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"> <li>▪ Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</li> <li>▪ Develop a plan for preparing for job loss.</li> <li>▪ Identify professional development and job retraining opportunities to help when job loss happens.</li> </ul>	<p>NA</p>	<p>9.2.12.CAP.1: Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.</p> <p>9.2.12.CAP.12: Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.</p> <p>9.2.12.CAP.13: Analyze how the economic, social, and political conditions of a time period can affect the labor market.</p>
<p><b>1.5 My Work Values and Responsibilities</b></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"> <li>▪ Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</li> <li>▪ Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</li> </ul>	<p>NA</p>	<p>9.2.12.CAP.8: Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.</p>



<p><b>1.6 The IRS W-4 Form</b></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"> <li>▪ Explain the purpose of the W-4 form.</li> <li>▪ Examine the employee sections of the W-4 form</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.</p> <p>6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.</p>	<p>9.1.12.EG.2: Explain why various forms of income are taxed differently.</p> <p>9.2.12.CAP.15: Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.</p> <ul style="list-style-type: none"> <li>• 9.2.12.CAP.16: Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.</li> </ul>
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## JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
<p><b>2.2 Applying for Financial Aid with FAFSA</b></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"> <li>▪ Explain the rationale for completing the FAFSA form.</li> <li>▪ Identify the resources and information required for the FAFSA form.</li> <li>▪ Develop an action plan for completing the FAFSA form.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.</p>	<p>9.2.12.CAP.11: Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.</p>
<p><b>2.3 Career Decisions</b></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"> <li>▪ Use a process to develop a career plan.</li> <li>▪ Identify career choices that match interests and abilities</li> <li>▪ Develop a SMART goal to help achieve a chosen career.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.</p> <p>9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.</p> <p>9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills.</p>
<p><b>2.4 Grades Count!</b></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"> <li>▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions.</li> <li>▪ Calculate a possible GPA based on potential new courses.</li> <li>▪ 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.</li> </ul>	<p>NA</p>	<p>9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).</p>

## JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
<p><b>2.5 Interpreting a Financial Aid Award Letter</b></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"> <li>▪ Recognize the options available upon receiving a financial aid award letter.</li> <li>▪ Analyze the parts of a financial aid award letter.</li> <li>▪ Identify effective strategies for negotiating additional financial aid.</li> </ul>	<p>NA</p>	<p>9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).</p> <p>9.2.12.CAP.11: Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.</p>
<p><b>2.6 Paying for Postsecondary Education</b></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"> <li>▪ Identify a savings goal and plan.</li> <li>▪ Contrast grants and scholarships with student loans.</li> <li>▪ Explain the responsibilities associated with student loan debt.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).</p>

## JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
<p><b>3.2 Buying Your First Car</b></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"> <li>▪ Compare benefits of buying and leasing a car.</li> <li>▪ Identify costs associated with buying and owning a car.</li> <li>▪ Explain benefits of buying new and used cars.</li> <li>▪ Analyze costs and features of several vehicles to identify the best car for one's needs.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).</p>
<p><b>3.3 Cost of Living</b></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"> <li>▪ Compare cost of living in different states.</li> <li>▪ Discover the different median wage for different states and occupations.</li> <li>▪ Make a four-step plan for the future.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.FP.6: Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.</p> <p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p>
<p><b>3.4 My Financial Future and Debt</b></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"> <li>▪ Recognize the effects of late or missed payments.</li> <li>▪ Explain the effect of debts on a person's net worth.</li> <li>▪ Distinguish between good use and misuse of credit cards.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt.</p> <p>9.1.12.CP.1: Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans.</p> <p>9.1.12.CP.2: Identify the advantages of maintaining a positive credit history.</p>

## JA Finance Park Advanced Extension Activities

Extension Details	Extension Details	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
<p><b>3.5 Philanthropy</b></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"> <li>▪ Explain the difference between philanthropy and charity.</li> <li>▪ Express how society benefits when others donate money for worthy causes.</li> <li>▪ Evaluate how philanthropy fits within a personal financial plan.</li> <li>▪ Clarify how charitable giving may have tax benefits.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.</p> <p>9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.</p>
<p><b>3.6 Planning for Financial Success</b></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"> <li>▪ Recognize the steps for financial goal planning.</li> <li>▪ Identify a financial goal and develop a plan to reach it.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</p>
<p><b>3.7 Sales and Property Taxes</b></p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Explain what taxes are used for.</li> <li>▪ Recognize different types of taxes.</li> <li>▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.</p> <p>6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.</p>	<p>9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased.</p> <p>9.1.12.EG.2: Explain why various forms of income are taxed differently.</p>

## JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
<p><b>4.2 A World Without Cash</b></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"> <li>▪ Explore different payment types, and classify the pros and cons of using payment apps.</li> <li>▪ Identify potential security issues with using payment apps.</li> <li>▪ Analyze how to use a payment app to manage spending.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.FI.1: Identify ways to protect yourself from identify theft.</p> <p>9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.</p>
<p><b>4.3 Extracurricular Expenses</b></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"> <li>▪ Outline a short-term financial goal for how to save for extracurricular expenses.</li> <li>▪ Generate a personal budget to achieve the goal</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</p>
<p><b>4.4 Unexpected Expenses</b></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"> <li>▪ Evaluate if an emergency fund should be used for different emergency scenarios.</li> <li>▪ Create an emergency fund savings plan for an emergency situation.</li> <li>▪ Analyze how saving for an emergency fund can impact a monthly budget.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>

## JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
<p><b>5.2 Auto Insurance</b></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"> <li>▪ Differentiate among the main types of auto insurance coverage.</li> <li>▪ Identify ways to mitigate risk to help keep auto insurance costs down.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Since most choices involve a little more of one thing and a little less of something else, economic decision making includes weighing the additional benefit of the action against the additional cost.</p>	<p>9.1.12.RM.3: Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.</p>
<p><b>5.3 Mortgages</b></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"> <li>▪ Explain the expenses associated with taking out a mortgage.</li> <li>▪ Differentiate among different types of mortgages.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Buyers and sellers interact in competitive markets based on prices that reflect scarcity of goods and services in the market.</p> <p>Markets exist to facilitate the exchange of goods and services.</p> <p>Competition among sellers and buyers exists in specific markets.</p>	<p>9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).</p> <p>9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).</p> <p>9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.</p> <p>9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.</p>

## JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Readiness, Life Literacies and Key Skills Standards
<p><b>6.2 Investing for Retirement</b></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"> <li>▪ Explain the benefits of funding retirement early.</li> <li>▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Markets exist to facilitate the exchange of goods and services.</p> <p>Competition among sellers and buyers exists in specific markets.</p>	<p>9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).</p> <p>9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values.</p> <p>9.1.12.FP.2: Explain how an individual’s financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.</p> <p>9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.</p> <p>9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.</p> <p>9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.</p>
<p><b>6.3 Purchasing Stocks</b></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"> <li>▪ Recognize basic principles of investing in stocks.</li> <li>▪ Identify factors that affect stocks and the stock market.</li> <li>▪ List strategies for smart investing.</li> </ul>	<p>Economics, Innovation and Technology: Exchange and Markets 12</p> <p>Buyers and sellers interact in competitive markets based on prices that reflect scarcity of goods and services in the market.</p> <p>Markets exist to facilitate the exchange of goods and services.</p> <p>Competition among sellers and buyers exists in specific markets.</p>	<p>9.1.12.PB.1: Explain the difference between saving and investing.</p> <p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.</p>