

A Correlation:
MASSACHUSETTS
Academic Standards
and
Junior Achievement
Capstone Programs



Updated 2022

[Social Science Framework](#)

[Digital Literacy and Computer Science Practices](#)

[VTE Framework](#)

Common Core State Standards Included

Junior Achievement USA®

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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 the Massachusetts Social Studies Standards and the Social Science Framework, VTE Framework, and Digital Literacy and Computer Science Practices, as well as the Common Core State Standards in English/ Language Arts and Mathematics. 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/Financial Literacy Standards	Other Standards	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>Business Technology</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications.</p> <p>2.E.01.04 Describe and demonstrate the process of opening and maintaining a checking account.</p> <p>2.E.01.05 Analyze and record entries in a checkbook register.</p> <p>2.E.01.06 Describe and demonstrate how to perform a bank reconciliation.</p> <p>2.E.01.07 Explain the process of acquiring, managing, and extending credit.</p>	<p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p> <p><i>Comprehension and Collaboration</i></p> <p>1. Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on discipline-specific topics, texts, and issues, building on others' ideas and expressing their own clearly.</p>	<p>Grade 4</p> <p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5</p> <p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6</p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4</p> <p>4.NBT.3 4.NBT.4</p> <p>Grade 5</p> <p>5.NBT.5 5.NBT.7</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

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Unit Description and Learning Objectives	Social Studies Standards/Financial Literacy Standards	Other Standards	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>Business Technology</p> <p>2.D.02.01 Compare and contrast gross and net pay.</p> <p>2.E.01.01 Use decimals, percentages and fractions in calculations.</p> <p>2.E.02 Demonstrate an understanding of economic concepts and applications.</p> <p>2.E.02.02 Describe the impact of supply and demand.</p> <p>History and Social Science Practice</p> <p>1. Demonstrate civic knowledge, skills, and dispositions.</p> <p>3. Organize information and data from multiple primary and secondary sources.</p>	<p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p> <p><i>Comprehension and Collaboration</i></p> <p>1. Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on discipline-specific topics, texts, and issues, building on others' ideas and expressing their own clearly.</p>	<p>Grade 4</p> <p>RI.4.7</p> <p>W.4.8</p> <p>SL.4.1</p> <p>SL.4.2</p> <p>SL.4.3</p> <p>L.4.1</p> <p>L.4.4</p> <p>L.4.6</p> <p>Grade 5</p> <p>RI.5.7</p> <p>W.5.8</p> <p>SL.5.1</p> <p>SL.5.2</p> <p>SL.5.3</p> <p>L.5.1</p> <p>L.5.4</p> <p>L.5.6</p> <p>Grade 6</p> <p>R.6.7</p> <p>SL.6.1</p> <p>SL.6.2</p> <p>L.6.1</p> <p>L.6.4</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>1</p> <p>2</p> <p>4</p>

JA BizTown

<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>Business Technology</p> <p>4.A.01.02 Assess personal strengths and interest areas to determine potential careers, career pathways and career ladders.</p> <p>4.A.01.03 Examine potential career field(s)/discipline(s) and identify criteria to select, secure and keep employment in chosen field(s).</p> <p>4.A.01.04 Research and evaluate a variety of careers utilizing multiple sources of information and resources to determine potential career(s) and alternatives.</p> <p>4.A.01.05 Identify training and education requirements that lead to employment in chosen field(s) and demonstrate skills related to evaluating employment opportunities.</p> <p>4.B.01.08 Identify and demonstrate professional non-verbal communication.</p> <p>4.B.02 Demonstrate active listening skills.</p> <p>4.B.02.01 Listen attentively and respectfully to others.</p> <p>4.B.02.02 Focus attentively, make eye contact or other affirming gestures, confirm understanding and follow directions.</p> <p>4.B.02.03 Show initiative in improving communication skills by asking follow-up questions of speaker in order to confirm understanding.</p> <p>4.C.01 Demonstrate attendance and punctuality.</p> <p>4.C.01.01 Identify and practice professional time-management and attendance behaviors including punctuality, reliability, planning and flexibility.</p>	<p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p> <p><i>Research to Build and Present Knowledge</i></p> <p>7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question), drawing on several sources and generating additional related, focused questions that allow for multiple avenues of exploration.</p> <p><i>Comprehension and Collaboration</i></p> <p>1. Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on discipline-specific topics, texts, and issues, building on others' ideas and expressing their own clearly.</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>
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JA BizTown

Unit Description and Learning Objectives	Social Studies Standards/Financial Literacy Standards	Other Standards	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>Business Technology</p> <p>4.B.01 Demonstrate appropriate oral and written communication skills in the workplace.</p> <p>4.B.01.03 Demonstrate professional writing skills in work-related materials and communications (e.g., letters, memoranda, instructions and directions, reports, summaries, notes and/or outlines).</p> <p>4.C.06.01 Work productively with individuals and in teams.</p> <p>5.A.01 Demonstrate an understanding of the practices required to start a business.</p> <p>5.C.01 Demonstrate an understanding of marketing and promoting a business.</p> <p>5.D.01 Demonstrate an understanding of financial concepts and applications.</p> <p>History and Social Science Practice</p> <p>1. Demonstrate civic knowledge, skills, and dispositions.</p> <p>3. Organize information and data from multiple primary and secondary sources.</p>	<p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p> <p><i>Production and Distribution of Writing</i></p> <p>4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</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/Financial Literacy Standards	Other Standards	English Language Arts	Math
<p>Unit 5: Visit and Debrief 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>Business Technology</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications</p> <p>2.E.02.01 Describe and distinguish between an economic want and need.</p> <p>2.E.02.02 Describe the impact of supply and demand</p> <p>4.C.05.01 Display ethical behavior in use of time, resources, computers and information</p> <p>History and Social Science Practice</p> <p>1. Demonstrate civic knowledge, skills, and dispositions.</p> <p>3. Organize information and data from multiple primary and secondary sources.</p> <p>6. Argue or explain conclusions, using valid reasoning and evidence.</p> <p>7. Determine next steps and take informed action, as appropriate.</p>	<p>History and Social Science Literacy Standards</p> <p><i>Comprehension and Collaboration</i></p> <p>1. Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on discipline-specific topics, texts, and issues, building on others' ideas and expressing their own clearly.</p>	<p>Grade 4</p> <p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5</p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6</p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 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	Social Studies Standards/Financial Literacy Standards	Other Standards	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>Business Technology</p> <p>2.C.01 Demonstrate an understanding of starting a business</p> <p>2.C.02.02 Describe and demonstrate the decision-making process</p> <p>2.C.03.06 Explain and discuss the effects of advertising and social media on a business</p> <p>2.C.03.07 Prepare an advertisement message incorporating multimedia, print, and audio</p> <p>2.J.01 Create, edit, format and print a document.</p> <p>History and Social Science Practice</p> <p>2. Develop focused questions or problem statements and conduct inquiries.</p> <p>3. Organize information and data from multiple primary and secondary sources.</p> <p>6. Argue or explain conclusions, using valid reasoning and evidence.</p> <p>7. Determine next steps and take informed action, as appropriate.</p>	<p>History and Social Science Literacy Standards</p> <p><i>Text Types and Purposes</i></p> <p>d. Use precise language and domain-specific vocabulary to inform about or explain the topic.</p> <p>e. Establish and maintain a style appropriate to audience and purpose (e.g., formal for academic writing).</p> <p><i>Production and Distribution of Writing</i></p> <p>4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p>	<p>Grade 4</p> <p>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</p> <p>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>

JA Biz Town Adventures

<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>Business Technology</p> <p>2.A.01.05 Explain various safety issues with office and business technologies.</p> <p>2.C.02.02 Describe and demonstrate the decision making process</p> <p>2.D.02 Demonstrate an understanding of payroll concepts and applications.</p> <p>2.D.02.01 Compare and contrast gross and net pay.</p> <p>4.B.01.06 Use a variety of financial and data analysis tools to analyze and interpret information in the workplace.</p> <p>4.C.05.02 Identify the mission of the organization and/or department.</p> <p>History and Social Science Practice</p> <p>2. Develop focused questions or problem statements and conduct inquiries.</p> <p>3. Organize information and data from multiple primary and secondary sources.</p> <p>6. Argue or explain conclusions, using valid reasoning and evidence.</p> <p>7. Determine next steps and take informed action, as appropriate.</p>	<p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p> <p><i>Range of Reading and Level of Text Complexity</i></p> <p>10. Independently and proficiently read and comprehend history/social studies texts exhibiting complexity appropriate for the grade/course.</p> <p><i>Research to Build and Present Knowledge</i></p> <p>9. Draw evidence from informational texts to support analysis, interpretation, reflection, and research.</p>	<p>Grade 4</p> <p>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</p> <p>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>
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JA Biz Town Adventures

Session Details	Social Studies Standards/ Financial Literacy Standards	Other Standards	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>Business Technology</p> <p>2.C.01.03 Identify the different types of industries and markets.</p> <p>2.C.03 Demonstrate an understanding of marketing a business.</p> <p>2.C.03.01 Describe and demonstrate effective marketing and promotion skills.</p> <p>2.C.03.02 Explain basic marketing strategies including product, place, price and promotion.</p> <p>4.A.01.03 Examine potential career field(s)/discipline(s) and identify criteria to select, secure and keep employment in chosen field(s).</p> <p>5.E.01.03 Demonstrate an understanding of business contracts.</p> <p>History and Social Science Practice</p> <p>2. Develop focused questions or problem statements and conduct inquiries.</p> <p>7. Determine next steps and take informed action, as appropriate.</p>	<p>History and Social Science Literacy Standards</p> <p><i>Research to Build and Present Knowledge</i></p> <p>7. Conduct short as well as more sustained research projects to answer a question (including a self generated question), drawing on several sources and generating additional related, focused questions that allow for multiple avenues of exploration.</p> <p>8. When conducting research, gather relevant information from multiple print and digital sources, using search terms effectively; assess the credibility and accuracy of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and following a standard format for citation.</p> <p>9. Draw evidence from informational texts to support analysis, interpretation, reflection, and research.</p> <p><i>Comprehension and Collaboration</i></p> <p>2. Analyze the purpose of information presented in diverse media and formats (e.g., visually, quantitatively, orally) and evaluate the motives (e.g., social, commercial, political) behind its presentation.</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>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>

JA Biz Town Adventures

<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>Business Technology</p> <p>2.B.01.06 Describe and demonstrate ways to resolve difficult customer situations.</p> <p>4.A.01.03 Examine potential career field(s)/discipline(s) and identify criteria to select, secure and keep employment in chosen field(s).</p> <p>4.A.03.01 Gather relevant information about potential employer(s) from multiple print and digital sources, assessing the credibility and accuracy of each source.</p> <p>4.C.04.05 Demonstrate the ability to evaluate multiple solutions to problems and challenges using critical reasoning and workplace/industry knowledge and select the best solution to the problem.</p> <p>4.C.04.06 Implement solution(s) to challenges and/or problem(s) observed in the workplace.</p> <p>5.B.01.03 Utilize a decision-making process to make effective business decisions.</p>	<p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p> <p>5. Describe how a text presents information (e.g., sequentially, comparatively, causally), including how written texts incorporate features such as headings.</p> <p><i>Comprehension and Collaboration</i></p> <p>1. Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on discipline-specific topics, texts, and issues, building on others' ideas and expressing their own clearly.</p>	<p>Grade 4</p> <p>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</p> <p>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>
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JA Biz Town Adventures

Session Details	Social Studies/Financial Literacy Standards	Other Standards	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>Business Technology</p> <p>2.C.02.02 Describe and demonstrate the decision making process.</p> <p>2.D.01.02 Classify business transactions into debits and credits.</p> <p>2.D.02.01 Compare and contrast gross and net pay.</p> <p>2.E.01.04 Describe and demonstrate the process of opening and maintaining a checking account.</p> <p>2.E.01.05 Analyze and record entries in a checkbook register.</p>	<p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p> <p><i>Research to Build and Present Knowledge</i></p> <p>7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question), drawing on several sources and generating additional related, focused questions that allow for multiple avenues of exploration.</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>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	Economic Content Standards/Personal Financial Literacy	Other Standards	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>Personal Financial Literacy</p> <p>1.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p> <p>1.2. Explain why wages and salaries are determined by the labor market, and how changes in economic conditions (such as a recession) or the labor market (such as business shift from coal to oil or natural gas) can affect changes in a worker’s income or may cause unemployment.</p> <p>1.3. Analyze the impact of federal income tax rates on people of different income levels in the United States from 1950 to the present.</p>	<p>Business Technology</p> <p>2.D.02.01 Compare and contrast gross and net pay.</p> <p>2.D.02.02 Distinguish between the various types of payroll withholdings.</p> <p>2.E.03 Demonstrate an understanding of taxation concepts and applications.</p> <p>4.A.01.03 Examine potential career field(s)/discipline(s) and identify criteria to select, secure and keep employment in chosen field(s).</p> <p>4.A.01.04 Research and evaluate a variety of careers utilizing multiple sources of information and resources to determine potential career(s) and alternatives.</p> <p>4.A.01.05 Identify training and education requirements that lead to employment in chosen field(s) and demonstrate skills related to evaluating employment opportunities.</p>	<p>Grade 6</p> <p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7</p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Economic Content Standards/Personal Financial Literacy	Other Standards	English Language Arts	Math
<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>Personal Financial Literacy</p> <p>2.1. Recognize that banks and other financial institutions are businesses that loan funds received from depositors to borrowers.</p> <p>2.2. Explain the relationship between principal (the initial amount of money deposited in a bank by a person), interest (the amount earned from a bank, usually annually), and compound interest (interest earned on the principal and the interest already earned).</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p> <p>4.1. Explain the purpose of various types of insurance, research the costs and coverage of a particular type of insurance from several different companies and analyze which company provides the best option for a particular type of consumer.</p>	<p>Business Technology</p> <p>2.E.01.03 Explain the forms and the purposes of life, property, health and auto insurances.</p> <p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p> <p><i>Comprehension and Collaboration</i></p> <p>1. Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on discipline-specific topics, texts, and issues, building on others' ideas and expressing their own clearly.</p>	<p>Grade 6</p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7</p> <p>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	Economic Content Standards/Personal Financial Standards	Other Standards	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>Personal Financial Standards</p> <p>1.5. Give examples of ways people can pay for goods, services, or charitable donations (e.g., cash, credit or debit card, check, mobile phone payment, layaway plan, rent-to-own) and analyze the costs and benefits of each method of payment.</p> <p>3.1. Recognize that a credit card purchase is a type of loan from the financial institution that issued the credit card that financial institutions may charge a fee for credit card use, and that credit card interest rates tend to be higher than those for other types of loans.</p> <p>3.2. Explain why some banks offer credit at low introductory rates that increase when a consumer makes a late payment or misses a payment.</p> <p>3.3. Explain what a credit bureau does, what a credit rating is and the factors from an individual's credit history that may lead to denial of credit; explain the potential uses of credit reports and scores.</p> <p>4.2. Explain the problems associated with identity theft and ways to protect sensitive personal information, particularly in online transactions, email scams, and telemarketing.</p>	<p>Business Technology</p> <p>2.E.01.07 Explain the process of acquiring, managing, and extending credit.</p> <p>5.D.01 Demonstrate an understanding of financial concepts and applications.</p> <p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p>	<p>Grade 6</p> <p>SL.6.1 SL.6.2</p> <p>Grades 9-10</p> <p>L.9-10.1 L.9-10.4</p> <p>Grades 11-12</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.3 SP.7.5</p> <p>Grade 8</p> <p>G.8 SP.8.2</p>

JA Finance Park

Unit Description	Economic Content Standards/Personal Financial Standards	Other Standards	English Language Arts	Math
<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>Personal Financial Standards</p> <p>1.4. Describe the impact of advertising and social media on purchasing decisions; use data to research the effects of media sources on purchases of durable goods (such as cars or appliances) or more temporary goods and services (such as shoes, clothes, cosmetics, or transportation).</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p>	<p>Business Technology</p> <p>2.E.02 Demonstrate an understanding of economic concepts and applications.</p> <p>2.E.02.01 Describe and distinguish between an economic want and need.</p> <p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p>	<p>Grade 6</p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Economic Content Standards/Personal Financial Standards	Other Standards	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>Personal Financial Standards</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p> <p>3.6. Formulate a credit plan for purchasing a major item such as a car or home, comparing different interest rates.</p>	<p>Business Technology</p> <p>2.E.02 Demonstrate an understanding of economic concepts and applications.</p> <p>History and Social Science Literacy Standards</p> <p><i>Craft and Structure</i></p> <p>4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p>	<p>Grade 6</p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park Extension Activities

Extension Activity Description	Common Core ELA	Common Core Math	Economics/Personal Financial/Business Technology Standards
Unit 1: Income			
<p>1. Kuder Navigator Career Assessment</p> <p>Students take an online career assessment to learn about their interests, skills, and work values.</p>	L.6.4 L.7.4 L.8.4	N/A	<p>Business Technology</p> <p>4.A.01.02 Assess personal strengths and interest areas to determine potential careers, career pathways and career ladders.</p> <p>Economics</p> <p>1.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>
<p>2. Career Choice Research</p> <p>Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a Career Critique Chart.</p>	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 RI.9-10.1 SL. 9-10.1 RI.11-12.1 SL. 11-12.1	N/A	<p>Business Technology</p> <p>4.A.01.04 Research and evaluate a variety of careers utilizing multiple sources of information and resources to determine potential career(s) and alternatives.</p> <p>Economics</p> <p>1.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>
<p>3. Being an Entrepreneur</p> <p>Students examine entrepreneurial skills and present new business ideas to the class.</p>	SL.6.1 SL.6.4 SL.6.5 SL.7.1 SL.7.4 SL.7.5 SL.8.1 SL.8.4 SL.8.5 SL.9-10.1 SL. 9-10.4 SL. 9-10.5 SL.11-12.1 SL.11-12.5	N/A	<p>Business Technology</p> <p>4.A.01.04 Research and evaluate a variety of careers utilizing multiple sources of information and resources to determine potential career(s) and alternatives.</p> <p>4.B.01.07 Orally present technical and work-related information to a variety of audiences.</p> <p>5.A.01 Demonstrate an understanding of the practices required to start a business.</p> <p>5.A.01.01 Define entrepreneurship and be able to recognize and describe the characteristics of an entrepreneur.</p> <p>Economics</p> <p>2.5. Explain the function of profit in a market economy as an incentive for entrepreneurs to accept the risks of business failure.</p>

JA Finance Park Extension Activities

Extension Activity Description	Common Core ELA	Common Core Math	Economics/Personal Financial/Business Technology Standards
<p>4. Starting a Lawn Care Business</p> <p>Students identify a business and figure fixed and variable costs.</p>	SL.6.1 L.6.4 SL.7.1 L.7.4 SL.8.1 L.8.4 SL.9-10.1 L. 9-10.4	6.SP.1 HSS.IC.B.6	<p>Business Technology</p> <p>2.D.01.03 Analyze and record business transactions into a general journal.</p> <p>2.D.01.04 Illustrate ways to post information to a general ledger.</p> <p>2.E.03.02 Describe and analyze different types of income and expense items.</p> <p>5.D.01.04 Apply practices related to pricing, purchasing and billing.</p> <p>Economics</p> <p>2.5. Explain the function of profit in a market economy as an incentive for entrepreneurs to accept the risks of business failure.</p> <p>2.7. Identify factors that cause changes in market supply and demand.</p> <p>2.8. Demonstrate how changes in supply and demand influence equilibrium price and quantity in the product, resource, and financial markets.</p>
<p>5. STEM Careers</p> <p>Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</p>	SL.6.1 SL.7.1 SL.8.1 SL.9-10.1 SL.11-12.1	N/A	<p>Business Technology</p> <p>4.A.01.03 Examine potential career field(s)/discipline(s) and identify criteria to select, secure and keep employment in chosen field(s).</p> <p>Personal Financial Literacy</p> <p>1.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>
<p>6. Social Security and Medicare</p> <p>Students read a brief history of Social Security and Medicare and review tax tables for income examples.</p>	RI.6.1 RI.7.1 RI.8.1 RI.9-10.1	6.NS.3 7.RP.3	<p>Personal Financial Literacy</p> <p>1. 3. Analyze the impact of federal income tax rates on people of different income levels in the United States from 1950 to the present.</p> <p>Business Technology</p> <p>2.D.02.02 Distinguish between the various types of payroll withholdings.</p> <p>2.E.03 Demonstrate an understanding of taxation concepts and applications.</p>
<p>7. Sales Receipt Analysis</p> <p>Students examine the cost of sales tax for items in their shopping cart.</p>	RI.6.1 RI.7.1 RI.8.1	7.RP.3	<p>Business Technology</p> <p>2.E.03 Demonstrate an understanding of taxation concepts and applications.</p>

JA Finance Park Extension Activities

Extension Activity Description	Common Core ELA	Common Core Math	Economics/Personal Financial/Business Technology Standards
<p>8. How to Complete a 1040-EZ Income Tax Form</p> <p>Students complete an IRS Form 1040-EZ and examine the equity of a progressive tax.</p>	RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 SL. 9-10.1 SL.11-12.1	N/A	<p>Business Technology</p> <p>2.D.02.05 Extrapolate data from a pay stub and financial work related documents.</p> <p>2.E.03.01 Identify and explain the purposes for filing income tax returns.</p> <p>2.E.03.03 Differentiate between the various types of filing status classifications.</p> <p>2.E.03.04 Differentiate between standard deductions and itemized deductions.</p> <p>2.E.03.05 Differentiate between deductions and credits on an income tax return.</p> <p>Personal Financial Literacy</p> <p>1. 3. Analyze the impact of federal income tax rates on people of different income levels [in the United States from 1950 to the present].</p> <p>Economics</p> <p>4.5. Define progressive, proportional, and regressive taxation.</p>
Unit 2: Saving, Investing and Risk Management			
<p>1. Understanding College Costs and the FAFSA</p> <p>The FAFSA form is used to evaluate a students' (and parents') financial ability to pay for college.</p>	RI.6.1 W.6.7 RI.7.1 W.7.7 RI.8.1 W.8.7 RI.9-10.1	N/A	<p>Business Technology</p> <p>4.A.01.06 Explore and evaluate postsecondary educational opportunities including degrees and certifications available, traditional and nontraditional postsecondary pathways, technical school and apprenticeships, cost of education, financing methods including scholarships and loans and the cost of loan repayment.</p>
<p>2. Understanding Stock Quotes</p> <p>Students use the information found in a sample stock quote table to analyze a stock portfolio.</p>	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4 RI.9-10.1	N/A	<p>Business Technology</p> <p>2.E.02.03 Describe and explain the function of the stock market.</p> <p>2.E.02.04 Distinguish between the various methods of investment tracking.</p> <p>2.E.02.05 Explain the purpose of an initial public stock offering.</p> <p>Personal Financial Literacy</p> <p>3.9. Analyze the role of diversification – having an investment portfolio with different kinds of assets – in lowering risk for the individual investor.</p>

JA Finance Park Extension Activities

Extension Activity Description	Common Core ELA	Common Core Math	Economics/Personal Financial/Business Technology Standards
<p>3. Roth IRAs: Teens and Retirement Savings</p> <p>With earned income, students can invest and watch their savings grow for retirement.</p>	<p>SL.6.1 L.6.4</p> <p>SL.7.1 L.7.4</p> <p>SL.8.1 L.8.4</p> <p>SL.9-10.1 L. 9-10.4</p> <p>SL.11-12.1 L. 11-12.4</p>	<p>Grade 6 CC.2.1.6.D.1 CC.2.1.6.E.2</p> <p>Grade 7 CC.2.1.7.D.1</p> <p>High School CC.2.1.HS.F.3</p>	<p>Personal Financial Literacy</p> <p>2.2. Explain the relationship between principal (the initial amount of money deposited in a bank by a person), interest (the amount earned from a bank, usually annually), and compound interest(interest earned on the principal and the interest already earned).</p> <p>2.3. Explain the difference between the real interest rate of return on savings (adjusted for inflation) and the nominal interest rate</p> <p>3.9. Analyze the role of diversification – having an investment portfolio with different kinds of assets – in lowering risk for the individual investor</p>
<p>4. Compound Interest and the Rule of 72</p> <p>Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</p>	<p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p>	<p>Grade 6 CC.2.1.6.D.1</p>	<p>Personal Financial Literacy</p> <p>2.2. Explain the relationship between principal (the initial amount of money deposited in a bank by a person), interest (the amount earned from a bank, usually annually), and compound interest(interest earned on the principal and the interest already earned).</p> <p>2.3. Explain the difference between the real interest rate of return on savings (adjusted for inflation) and the nominal interest</p>
<p>5. Junior Achievement Save, USA Risk and Insurance Online Lesson</p> <p>This interactive lesson helps students define risk, common insurance terms, and the different types of insurances.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p>		<p>Business Technology</p> <p>2.E.01.03 Explain the forms and the purposes of life, property, health and auto insurances.</p> <p>Personal Financial Literacy</p> <p>4. 1. Explain the purpose of various types of insurance (e.g., health, disability, life, property and casualty); research the costs and coverage of a particular type of insurance from several different companies and analyze which company provides the best option for a particular type of consumer</p>
Unit 3: Debit and Credit			
<p>1. Checks and Checking Accounts</p> <p>Students practice check writing and keep a check register to track their checks, deposits, withdrawals, and automatic electronic payments.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p>	<p>NA</p>	<p>Business Technology</p> <p>2.E.01.05 Analyze and record entries in a checkbook register.</p> <p>Personal Financial Literacy</p> <p>1. 5. Give examples of ways people can pay for goods, services, or charitable donations (e.g., cash, credit or debit card, check, mobile phone payment, layaway plan, rent-to-own) and analyze the costs and benefits of each method of payment.</p>

JA Finance Park Extension Activities

Extension Activity Description	Common Core ELA	Common Core Math	Economics/Personal Financial/Business Technology Standards
<p>2. Installment Debt</p> <p>Students become aware that an installment debt can be considerably greater than the original purchase price of an item.</p>	<p>RI.6.1 RI.7.1 RI.8.1</p>	<p>Grade 6 CC.2.1.6.D.1</p>	<p>Personal Financial Literacy</p> <p>3. 1. Recognize that a credit card purchase is a type of loan from the financial institution that issued the credit card, that financial institutions may charge a fee for credit card use, and that credit card interest rates tend to be higher than those for other types of loans.</p> <p>Economics</p> <p>1.5. Predict how interest rates act as an incentive for savers and borrowers.</p>
<p>3. Rent or Home Ownership</p> <p>Students compare the benefits and responsibilities that come with renting or owning a home.</p>	<p>RI.6-8.1 SL.6-8.1 L.6-8.4 RI.9-10.1 SL. 9-10.1 L.9-10.4 RI.11-12.1 SL. 11-12.1 L.11-12.4</p>	<p>Grade 6 CC.2.1.6.D.1</p>	<p>Personal Financial Literacy</p> <p>3. 6. Formulate a credit plan for purchasing a major item such as a car or home, comparing different interest rates.</p>
<p>4. Leasing vs. Buying a Car</p> <p>Students assess the pluses and minuses of leasing or buying a car.</p>	<p>RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4</p>	<p>NA</p>	<p>Business Technology</p> <p>5.D.01 Demonstrate an understanding of financial concepts and applications.</p> <p>Personal Financial Literacy</p> <p>3. 6. Formulate a credit plan for purchasing a major item such as a car or home, comparing different interest rates</p>
<p>5. Identity Theft</p> <p>Students learn about steps they can take to help protect their payment cards and personal identity from theft.</p>	<p>RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 RI.9-10.1 SL.9-10.1 SL.11-12.1</p>	<p>NA</p>	<p>Business Technology</p> <p>6.A.01.14 Describe good practices for password protection and authentication.</p> <p>Personal Financial Literacy</p> <p>4. 2. Explain the problems associated with identity theft and ways to protect sensitive personal information, particularly in online transactions, email scams, and telemarketing.</p>

Unit 4: Budget +

JA Finance Park Extension Activities

Extension Activity Description	Common Core ELA	Common Core Math	Economics/Personal Financial/Business Technology Standards
<p>1. Sample Budgets</p> <p>Students practice preparing budgets and making budgeting decisions. They work in teams, pairs, or individually.</p>	<p>RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 SL.9-10.1 SL.11-12.1</p>	<p>7.RP.3</p> <p>Mathematical Practices</p> <p>1-7</p>	<p>Business Technology</p> <p>2.D.01.07 Describe and demonstrate how to complete an accounting worksheet.</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications.</p> <p>2.E.01.01 Use decimals, percentages and fractions in calculations.</p> <p>4.C.06.01 Work productively with individuals and in teams.</p> <p>Personal Financial Literacy</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p>
<p>2. Personal Budget</p> <p>Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.</p>	<p>RI.6.1 W.6.7 SL.6.1 RI.7.1 W.7.7 SL.7.1 RI.8.1 W.8.7 SL.8.1</p>	<p>7.RP.3</p> <p>Mathematical Practices</p> <p>1-7</p>	<p>Business Technology</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications.</p> <p>Personal Financial Literacy</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p>
<p>3. Paying for Postsecondary Education</p> <p>Students see that education after high school is an investment in their future. They explore options to pay for higher education.</p>	<p>RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4</p>	<p>NA</p>	<p>Business Technology</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications.</p> <p>4.A.01.06 Explore and evaluate postsecondary educational opportunities including degrees and certifications available, traditional and nontraditional postsecondary pathways, technical school and apprenticeships, cost of education, financing methods including scholarships and loans and the cost of loan repayment.</p> <p>Personal Financial Literacy</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p>

JA Finance Park Extension Activities

Extension Activity Description	Common Core ELA	Common Core Math	Economics/Personal Financial/Business Technology Standards
<p>4. Completing a Budget</p> <p><i>Students continue to prepare for their JA Finance Park simulation by conducting pricing research and practicing the skills of budgeting. They evaluate hypothetical life situations and prioritize budget items.</i></p>	<p>RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 SL.9-10.1 SL.11-12.1</p>	<p>Grade 7 7.RP.3 Mathematical Practices 1-7</p>	<p>Business Technology</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications.</p> <p>Personal Financial Literacy</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p>

JA Finance Park PBL

Unit Description	Economics/Personal Financial Literacy/ Business Technology	Other Standards	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>Business Technology</p> <p>2.D.02.01 Compare and contrast gross and net pay.</p> <p>4.A.01.02 Assess personal strengths and interest areas to determine potential careers, career pathways and career ladders.</p> <p>5.D.01.02 Describe payroll practices (i.e., deductions – federal, FICA and state taxes and insurances).</p> <p>Personal Financial Literacy</p> <p>1.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p> <p>1.2. Explain why wages and salaries are determined by the labor market, and how changes in economic conditions (such as a recession) or the labor market (such as business shift from coal to oil or natural gas) can affect changes in a worker’s income or may cause unemployment.</p> <p>1.3. Analyze the impact of federal income tax rates on people of different income levels in the United States from 1950 to the present.</p>		<p>Grades 9-10</p> <p>RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>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	Economics/Personal Financial Literacy/ Business Technology	Other Standards	Common Core ELA
<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>Business Technology</p> <p>2.E.02.04 Distinguish between the various methods of investment tracking.</p> <p>Personal Financial Literacy</p> <p>2.1. Recognize that banks and other financial institutions are businesses that loan funds received from depositors to borrowers.</p> <p>2.2. Explain the relationship between principal (the initial amount of money deposited in a bank by a person), interest (the amount earned from a bank, usually annually), and compound interest (interest earned on the principal and the interest already earned).</p> <p>2.4. Research and report on government policies such as individual retirement accounts and educational savings plans, analyzing their effectiveness as incentives for saving.</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p> <p>3.4. Research and report on the long-term consequences for borrowers of failure to repay loans, such as negative entries in a credit report, repossession of property, garnishment of wages, the inability to obtain loans in the future, and bankruptcy.</p> <p>4.1. Explain the purpose of various types of insurance, research the costs and coverage of a particular type of insurance from several different companies and analyze which company provides the best option for a particular type of consumer.</p> <p>Economics</p> <p>6. 6. Research and monitor financial investments such as stocks, bonds, and mutual funds.</p>		<p>Grades 9-10</p> <p>RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>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	Economics/Personal Financial Literacy/ Business Technology	Other Standards	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>Business Technology</p> <p>2.E.01.07 Explain the process of acquiring, managing, and extending credit.</p> <p>Personal Financial Literacy</p> <p>1.5. Give examples of ways people can pay for goods, services, or charitable donations (e.g., cash, credit or debit card, check, mobile phone payment, layaway plan, rent-to-own) and analyze the costs and benefits of each method of payment.</p> <p>3.1. Recognize that a credit card purchase is a type of loan from the financial institution that issued the credit card that financial institutions may charge a fee for credit card use, and that credit card interest rates tend to be higher than those for other types of loans.</p> <p>3.2. Explain why some banks offer credit at low introductory rates that increase when a consumer makes a late payment or misses a payment.</p> <p>3.3. Explain what a credit bureau does, what a credit rating is and the factors from an individual’s credit history that may lead to denial of credit; explain the potential uses of credit reports and scores.</p> <p>4.2. Explain the problems associated with identity theft and ways to protect sensitive personal information, particularly in online transactions, email scams, and telemarketing.</p>		<p>Grades 9-10</p> <p>SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>SL11-12.1,4 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Economics/Personal Financial Literacy/ Business Technology	Other Standards	Common Core ELA
<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>Business Technology</p> <p>2.E.02.01 Describe and distinguish between an economic want and need.</p> <p>2.I.01 Create, edit, format and print a spreadsheet.</p> <p>2.I.01.01 Enter, edit, format and proofread data in rows and columns</p> <p>2.J.02.01 Create, edit and format a table and information in a table.</p> <p>2.J.02.02 Illustrate ways to enter, edit and sort information in a table.</p> <p>2.J.02.03 Perform basic mathematical calculations in a table.</p> <p>Personal Financial Literacy</p> <p>1.4. Describe the impact of advertising and social media on purchasing decisions; use data to research the effects of media sources on purchases of durable goods (such as cars or appliances) or more temporary goods and services (such as shoes, clothes, cosmetics, or transportation).</p>		<p>Grades 9-10</p> <p>RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12</p> <p>RI .11-12.1 SL11-12.1 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Economics/Personal Financial Literacy/ Business Technology	Other Standards	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>Business Technology</p> <p>4.B.01.03 Demonstrate professional writing skills in work-related materials and communications (e.g., letters, memoranda, instructions and directions, reports, summaries, notes and/or outlines).</p> <p>4.B.01.04 Use a variety of writing/publishing/presentation applications to create and present information in the workplace</p> <p>4.B.01.07 Orally present technical and work-related information to a variety of audiences.</p> <p>4.B.01.08 Identify and demonstrate professional non-verbal communication.</p> <p>4.C.06.01 Work productively with individuals and in teams.</p> <p>Personal Financial Literacy</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p> <p>3.6. Formulate a credit plan for purchasing a major item such as a car or home, comparing different interest rates.</p>		<p>Grades 9-10</p> <p>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</p> <p>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	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards	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>Business Technology</p> <p>4.A.01.03 Examine potential career field(s)/discipline(s) and identify criteria to select, secure and keep employment in chosen field(s).</p> <p>4.A.01.04 Research and evaluate a variety of careers utilizing multiple sources of information and resources to determine potential career(s) and alternatives.</p> <p>4.A.01.05 Identify training and education requirements that lead to employment in chosen field(s) and demonstrate skills related to evaluating employment opportunities.</p> <p>Personal Financial Literacy</p> <p>1.1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.</p>	<p>N/A</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 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>Business Technology</p> <p>2.D.02.01 Compare and contrast gross and net pay.</p> <p>2.E.01.01 Use decimals, percentages and fractions in calculations.</p> <p>5.D.01.02 Describe payroll practices (i.e., deductions – federal, FICA and state taxes and insurances).</p>	<p>N/A</p>	<p>Grades 9-10</p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.SL.1</p> <p>Grades 11-12</p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.SL.1</p>

JA Finance Park Advanced

Unit Description	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards	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. <p>Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</p>	<p>Business Technology</p> <p>2.E.01.01 Use decimals, percentages and fractions in calculations.</p> <p>4.A.01.05 Identify training and education requirements that lead to employment in chosen field(s) and demonstrate skills related to evaluating employment opportunities.</p> <p>4.A.01.06 Explore and evaluate postsecondary educational opportunities including degrees and certifications available, traditional and nontraditional postsecondary pathways, technical school and apprenticeships, cost of education, financing methods including scholarships and loans and the cost of loan repayment.</p>	<p>N/A</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>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>Business Technology</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications.</p> <p>5.B.01.03 Utilize a decision-making process to make effective business decisions.</p>	<p>N/A</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>

JA Finance Park Advanced

Unit Description	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards	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>Business Technology</p> <p>2.E.02.01 Describe and distinguish between an economic want and need.</p> <p>Personal Financial Literacy</p> <p>3.4. Research and report on the long-term consequences for borrowers of failure to repay loans, such as negative entries in a credit report, repossession of property, garnishment of wages, the inability to obtain loans in the future, and bankruptcy.</p> <p>Economics</p> <p>4.2. Describe major revenue and expenditure categories and their respective proportions of local, state, and federal budgets</p>	N/A	<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>Business Technology</p> <p>2.E.01.03 Explain the forms and the purposes of life, property, health and auto insurances.</p> <p>Personal Financial Literacy</p> <p>4.1. Explain the purpose of various types of insurance (e.g., health, disability, life, property and casualty); research the costs and coverage of a particular type of insurance from several different companies and analyze which company provides the best option for a particular type of consumer (e.g., a young family, a retiree).</p>	N/A	<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	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards	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>Business Technology</p> <p>2.E.02.04 Distinguish between the various methods of investment tracking.</p> <p>Personal Financial Literacy</p> <p>3.7. Explain what a financial asset is (e.g., bank deposit, stocks, bonds, mutual funds, real estate) is and explain why the worth of assets can go up or down over time.</p> <p>3.9. Analyze the role of diversification – having an investment portfolio with different kinds of assets – in lowering risk for the individual investor.</p> <p>Economics</p> <p>6.6. Research and monitor financial investments such as stocks, bonds, and mutual funds.</p>	<p>N/A</p>	<p>RI.9-10 1,4 W.9-10 1,8 SL 9-10 1,2,5 L 9-10 1- 6</p> <p>RI.11-12 1,4 W.11-12 1,8 SL 9-10 1,2,5 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>Business Technology</p> <p>2.E.02 Demonstrate an understanding of economic concepts and applications.</p> <p>4.A.01 Develop a career plan and portfolio</p> <p>4.A.02 Demonstrate job search skills.</p> <p>Personal Financial Literacy</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p> <p>3.6. Formulate a credit plan for purchasing a major item such as a car or home, comparing different interest rates.</p>	<p>N/A</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>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards
Theme One: Employment and Income			
<p>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>Business Technology</p> <p>2.C.01.01 Define entrepreneurship and describe entrepreneurial characteristics.</p> <p>4.A.01.02 Assess personal strengths and interest areas to determine potential careers, career pathways and career ladders.</p> <p>5.A.01.01 Define entrepreneurship and be able to recognize and describe the characteristics of an entrepreneur.</p>	

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards
<p>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>Business Technology</p> <p>4.A.01.04 Research and evaluate a variety of careers utilizing multiple sources of information and resources to determine potential career(s) and alternatives.</p> <p>Personal Financial Literacy</p> <p>1.2. Explain why wages and salaries are determined by the labor market, and how changes in economic conditions (such as a recession) or the labor market (such as business shift from coal to oil or natural gas) can affect changes in a worker’s income or may cause unemployment.</p> <p>4.1. Explain the purpose of various types of insurance (e.g., health, disability, life, property and casualty); research the costs and coverage of a particular type of insurance from several different companies and analyze which company provides the best option for a particular type of consumer (e.g., a young family, a retiree).</p> <p>Economics</p> <p>2.1. Define supply and demand.</p> <p>2.7. Identify factors that cause changes in market supply and demand.</p>	<p>N/A</p>

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Extension Details	Extension Objectives	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards
<p>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>Business Technology</p> <p>4.A.03 Demonstrate all phases of the job interview process.</p> <p>4.A.03.03 Practice effective interviewing skills: appearance, inquiry and dialogue with interviewer, positive attitude and evidence of work ethic and skills.</p> <p>4.C.01.01 Identify and practice professional time-management and attendance behaviors including punctuality, reliability, planning and flexibility.</p>	<p>N/A</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards
<p>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>Business Technology</p> <p>2.D.02.02 Distinguish between the various types of payroll withholdings.</p> <p>2.D.02.03 Explain and prepare employment forms for payroll withholding.</p> <p>2.E.01.01 Use decimals, percentages and fractions in calculations.</p> <p>5.D.01.02 Describe payroll practices (i.e., deductions – federal, FICA and state taxes and insurances).</p> <p>6.A.04 Demonstrate the ability to use technology for research, critical thinking, problem solving, decision making, communication, collaboration, creativity, and innovation.</p> <p>Personal Financial Literacy</p> <p>1.3. Analyze the impact of federal income tax rates on people of different income levels in the United States from 1950 to the present.</p>	<p>N/A</p>
<p>Theme Two: Employment and Education</p>			

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards
<p>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>Business Technology</p> <p>4.A.01.06 Explore and evaluate postsecondary educational opportunities including degrees and certifications available, traditional and nontraditional postsecondary pathways, technical school and apprenticeships, cost of education, financing methods including scholarships and loans and the cost of loan repayment.</p> <p>6.A.04.03 Select the most appropriate search engines and directories for specific research tasks.</p>	<p>N/A</p>
<p>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>Business Technology</p> <p>4.A.01.04 Research and evaluate a variety of careers utilizing multiple sources of information and resources to determine potential career(s) and alternatives.</p> <p>4.A.03 Design and implement a personal learning plan that includes the use of technology to support lifelong learning goals.</p>	<p>N/A</p>

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<p>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 	<p>Business Technology</p> <p>2.E.01.01 Use decimals, percentages and fractions in calculations.</p>	<p>N/A</p>
<p>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>Business Technology</p> <p>4.A.01.06 Explore and evaluate postsecondary educational opportunities including degrees and certifications available, traditional and nontraditional postsecondary pathways, technical school and apprenticeships, cost of education, financing methods including scholarships and loans and the cost of loan repayment.</p>	<p>N/A</p>
<p>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>Personal Financial Literacy</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p> <p>3.4. Research and report on the long-term consequences for borrowers of failure to repay loans, such as negative entries in a credit report, repossession of property, garnishment of wages, the inability to obtain loans in the future, and bankruptcy</p>	<p>N/A</p>

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Theme Three: Financial Responsibility and Decision Making			
<p>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>Personal Financial Literacy</p> <p>3.6. Formulate a credit plan for purchasing a major item such as a car or home, comparing different interest rates.</p>	<p>N/A</p>
<p>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>Personal Financial Literacy</p> <p>1.2. Explain why wages and salaries are determined by the labor market, and how changes in economic conditions (such as a recession) or the labor market (such as business shift from coal to oil or natural gas) can affect changes in a worker's income or may cause unemployment.</p>	<p>N/A</p>

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Extension Details	Extension Objectives	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards
<p>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>Business Technology</p> <p>2.E.01.07 Explain the process of acquiring, managing, and extending credit.</p> <p>2.E.01.08 Explain the purposes and circumstances for filing bankruptcy.</p> <p>Personal Financial Literacy</p> <p>3.1. Recognize that a credit card purchase is a type of loan from the financial institution that issued the credit card, that financial institutions may charge a fee for credit card use, and that credit card interest rates tend to be higher than those for other types of loans.</p> <p>3.2. Explain why some banks offer credit at low introductory rates that increase when a consumer makes a late payment or misses a payment.</p> <p>3.3. Explain what a credit bureau does, what a credit rating is and the factors from an individual’s credit history that may lead to denial of credit; explain the potential uses of credit reports and scores (e.g., in hiring or renting decisions or the setting of insurance premium rates).</p> <p>3.4. Research and report on the long-term consequences for borrowers of failure to repay loans, such as negative entries in a credit report, repossession of property, garnishment of wages, the inability to obtain loans in the future, and bankruptcy.</p>	<p>N/A</p>
<p>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>Business Technology</p> <p>2.E.03.05 Differentiate between deductions and credits on an income tax return.</p> <p>Personal Financial Literacy</p> <p>1.5. Give examples of ways people can pay for goods, services, or charitable donations (e.g., cash, credit or debit card, check, mobile phone payment, layaway plan, rent-to-own) and analyze the costs and benefits of each method of payment</p>	<p>N/A</p>

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Extension Details	Extension Objectives	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards
<p>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>Business Technology</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications.</p> <p>6.A.04 Demonstrate the ability to use technology for research, critical thinking, problem solving, decision making, communication, collaboration, creativity, and innovation.</p> <p>Personal Financial Literacy</p> <p>3.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p>	<p>N/A</p>
<p>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>Business Technology</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications.</p> <p>Personal Financial Literacy</p> <p>1.3. Analyze the impact of federal income tax rates on people of different income levels in the United States from 1950 to the present.</p>	<p>N/A</p>

Theme Four: Planning and Money Management

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Extension Details	Extension Objectives	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards
<p>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>Business Technology</p> <p>6.A.04 Demonstrate the ability to use technology for research, critical thinking, problem solving, decision making, communication, collaboration, creativity, and innovation.</p> <p>6.A.02.02 Explain issues related to the responsible use of technology (e.g., privacy, security).</p> <p>6.A.01.14 Describe good practices for password protection and authentication.</p> <p>6.A.02 Demonstrate the responsible use of technology and an understanding of ethics and safety issues in using electronic media at home, in school, and in society.</p> <p>Personal Financial Literacy</p> <p>3.1. Recognize that a credit card purchase is a type of loan from the financial institution that issued the credit card, that financial institutions may charge a fee for credit card use, and that credit card interest rates tend to be higher than those for other types of loans.</p> <p>3.2. Explain why some banks offer credit at low introductory rates that increase when a consumer makes a late payment or misses a payment.</p> <p>3.3. Explain what a credit bureau does, what a credit rating is and the factors from an individual’s credit history that may lead to denial of credit; explain the potential uses of credit reports and scores (e.g., in hiring or renting decisions or the setting of insurance premium rates).</p>	<p>N/A</p>
<p>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>Business Technology</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications.</p> <p>2.E.01.01 Use decimals, percentages and fractions in calculations.</p> <p>Personal Financial Literacy</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p>	<p>N/A</p>

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<p>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. ▪ Analyze how saving for an emergency fund can impact a monthly budget. 	<p>Business Technology</p> <p>2.E.01 Demonstrate an understanding of financial concepts and applications.</p> <p>2.E.01.01 Use decimals, percentages and fractions in calculations.</p> <p>Personal Financial Literacy</p> <p>2.6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).</p>	<p>N/A</p>
<p>Theme Five: Risk Management and Insurance</p>			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. 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>Business Technology</p> <p>2.E.01.03 Explain the forms and the purposes of life, property, health and auto insurances.</p> <p>Personal Financial Literacy</p> <p>3.3. Explain what a credit bureau does, what a credit rating is and the factors from an individual’s credit history that may lead to denial of credit; explain the potential uses of credit reports and scores (e.g., in hiring or renting decisions or the setting of insurance premium rates).</p> <p>4.1. Explain the purpose of various types of insurance (e.g., health, disability, life, property and casualty); research the costs and coverage of a particular type of insurance from several different companies and analyze which company provides the best option for a particular type of consumer (e.g., a young family, a retiree).</p>	<p>N/A</p>

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Extension Details	Extension Objectives	Economics/Personal Financial Literacy/Business Technology Standards	Other Standards
<p>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>N/A</p>	<p>N/A</p>
Theme 6: Investing			
<p>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>Business Technology</p> <p>2.E.02.03 Describe and explain the function of the stock market.</p> <p>2.E.02.04 Distinguish between the various methods of investment tracking.</p> <p>2.E.02.05 Explain the purpose of an initial public stock offering.</p> <p>Personal Financial Literacy</p> <p>3.7. Explain what a financial asset is (e.g., bank deposit, stocks, bonds, mutual funds, real estate) is and explain why the worth of assets can go up or down over time.</p> <p>3.8. Explain how buyers and sellers in financial markets determine the prices of financial assets and therefore influence the rate of return on those assets.</p> <p>3.9. Analyze the role of diversification – having an investment portfolio with different kinds of assets – in lowering risk for the individual investor.</p> <p>Economics</p> <p>6.5. Compare and contrast credit, savings, and investment services available to the consumer from financial institutions.</p> <p>6.6. Research and monitor financial investments such as stocks, bonds, and mutual funds.</p>	<p>N/A</p>

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<p>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>Business Technology</p> <p>4.A.03.04 Explore and evaluate employment benefit packages including wages, vacation, health care, union dues, cafeteria plans, tuition reimbursement, retirement and 401K.</p> <p>Personal Financial Literacy</p> <p>2.4. Research and report on government policies such as individual retirement accounts and educational savings plans, analyzing their effectiveness as incentives for saving</p>	<p>N/A</p>