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A Correlation: Wisconsin Academic Standards and Junior Achievement Capstone Programs

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[Wisconsin Revised Social Studies Standards
Marketing, Management and Entrepreneurship](#)

[Family and Consumer Science](#)

[Personal Financial Literacy](#)

[ACP Components Rubric](#)

Common Core State Standards Included

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Overview

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

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

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

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

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

JA Finance Park Entry Level offers three implementations' options:

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

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

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	ACP; Personal Financial Literacy	English Language Arts	Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>SS.Econ3.b.5 Describe the role of money, banking, and savings in everyday life, including why people borrow money and the role of interest.</p> <p>SS.Econ4.b.4-5 Assess the role of economic institutions (e.g., banks, government) in helping individuals and society.</p> <p>SS.Econ2.a.m Analyze the role of consumers and producers in product markets. Provide examples of how individuals and households are both consumers and producers.</p>	<p>ACP Financial Knowledge</p> <p>Participate in instruction, experiences, and guidance, for developing an understanding of relevant financial concepts.</p> <p>Personal Financial Literacy</p> <p>MM2.b.i Investigate multiple ways to pay for goods and services. Compare digital banking methods and cash payments for purchasing goods and services. Identify methods to prove income has been received and payment has been made.</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>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	ACP; Personal Financial Literacy	English Language Arts	Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>SS.Econ.2.b.mm. Investigate the relationship between supply and demand. Evaluate the extent to which competition exists in product markets, and its relationship to price and quality of goods and services.</p> <p>SS.BH1.a.m Identify patterns such as culture, prior knowledge, family, peers, school, communities, and personal interests that influence a person’s cognition, perception, and behavior.</p>	<p>Academic and Career Preparation</p> <p>Receive instruction in effective collaboration and communication skills, including compromise and de-escalation.</p> <p>Have opportunities to engage in self-directed and group inquiry- based and problem-solving activities.</p> <p>Receive instruction in crafting appropriate communications with different purposes/audiences.</p> <p>Personal Financial Literacy</p> <p>FM1.b.m Differentiate between the functions of money as a medium of exchange (e.g., money accepted in exchange for goods or services), store of value (e.g., retention of money’s value for future exchanges), and a unit of account (e.g., stated unit of measurement to simplify transactional exchanges in contrast to bartering).</p>	<p>Grade 4</p> <p>RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4 L.4.6</p> <p>Grade 5</p> <p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>Grade 6</p> <p>R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>1 2 4</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	ACP; Personal Financial Literacy	English Language Arts	Math
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>SS.BH1.a.m Identify patterns such as culture, prior knowledge, family, peers, school, communities, and personal interests that influence a person’s cognition, perception, and behavior.</p> <p>SS.BH2.a.m Summarize the role culture plays in personal and group behavior.</p>	<p>Career Exploration</p> <p>Describe how careers are categorized by career clusters and pathways.</p> <p>Take age-appropriate inventories and assessments for career exploration to identify related career clusters and pathways.</p> <p>Locate information on clusters based on their interests and self-awareness.</p> <p>Examine career information for career exploration.</p> <p>Are exposed to activities based on a wide variety of career clusters and pathways.</p> <p>Engage in a variety of extracurricular activities.</p> <p>Interpret inventory results and can articulate their personal strengths, work values, learning styles, beliefs, and interests.</p> <p>WCCTS</p> <p>CD3.b.3.m: Demonstrate openness to exploring a wide range of occupations and career pathways.</p> <p>CD3.a.6.m: Build an ongoing awareness of personal abilities, skills, interests and motivation and determine how these fit with chosen career pathway.</p>	<p>Grade 4</p> <p>RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5</p> <p>RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6</p> <p>SL.6.1 L.6.1 L.6.2 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>2 4-6</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	ACP; Personal Financial Literacy	English Language Arts	Math
<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit 	<p>SS.Econ2.a.m. Analyze the role of consumers and producers in product markets. Provide examples of how individuals and households are both consumers and producers.</p> <p>SS.Econ.2.b.mm. Investigate the relationship between supply and demand. Evaluate the extent to which competition exists in product markets, and its relationship to price and quality of goods and services.</p>	<p>World of work and Labor Market</p> <p>Understand salary, standards of living, and connections to different careers' earning potential.</p> <p>Demonstrate social skills needed for employability.</p> <p>WCCTS</p> <p>CD1.d.3.m: Evaluate the positive and negative implications of personal decisions.</p> <p>Personal Finance Literacy</p> <p>CD2.a.m Compare the benefits and costs of spending decisions when selecting products or services.</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	ACP; Personal Financial Literacy	English Language Arts	Math
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA BizTown ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>SS.Econ.2.b.mm. Investigate the relationship between supply and demand. Evaluate the extent to which competition exists in product markets, and its relationship to price and quality of goods and services.</p> <p>SS.BH3.a.m Analyze how a person’s local actions can have global consequences, and how global patterns and processes can affect seemingly unrelated local actions.</p>	<p>World of Work and Labor Market</p> <p>Participate in a service, learning, or volunteer activity.</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	Financial Literacy Standards	Social Studies	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>Personal Finance Literacy</p> <p>CD2.a.m Compare the benefits and costs of spending decisions when selecting products or services.</p> <p>FM2.a.m Analyze different cultural perspectives and behaviors regarding financial values and goals across communities.</p>	<p>SS.Econ1.a.m Predict the [opportunity costs] of various decisions, and explain why the opportunity cost might differ from person to person or in different situations. Assess how limited resources impact the choices of individuals, households, communities, businesses, and countries.</p> <p>SS.Geog3.b.m Analyze spatial patterns of social and economic development in a variety of regions in the world. Identify how people, products, and ideas move between places.</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>
<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>Personal Finance Literacy</p> <p>CD2.a.m Compare the benefits and costs of spending decisions when selecting products or services.</p>	<p>SS.Econ4.c.5 Discuss reasons a government taxes people.</p> <p>SS.Econ1.a.3 Use economic reasoning to compare and contrast the costs and benefits of a decision.</p> <p>Categorize different limited resources (e.g., money, materials, time, labor or workers, land, natural resources, renewable or non-renewable)</p> <p>SS.Econ4.d.m Analyze potential [unintended costs] and benefits (i.e., externalities) for a local or state law or policy.</p> <p>SS.Econ2.b.mm. Investigate the relationship between supply and demand. Evaluate the extent to which competition exists in product markets, and its relationship to price and quality of goods and services.</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>

JA Biz Town Adventures

Session Details	Financial Literacy Standards	Social Studies	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>Personal Finance Literacy</p> <p>CD2.a.m Compare the benefits and costs of spending decisions when selecting products or services.</p>	<p>SS.Econ2.a.m. Analyze the role of consumers and producers in product markets. Provide examples of how individuals and households are both consumers and producers.</p> <p>SS.Econ.2.b.mm. Investigate the relationship between supply and demand. Evaluate the extent to which competition exists in product markets, and its relationship to price and quality of goods and services.</p> <p>SS.Econ.2.c.m. Categorize factors of production and how they are combined to make goods and deliver services. Evaluate how profits influence sellers in markets.</p>	<p>Grade 4 RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p>
<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service 	<p>WCCTS</p> <p>CD4.b.2.m: Identify the components of a job description.</p> <p>CD3.c.3.m: Identify work values and needs.</p> <p>CD3.c.4.m: Define adaptability and flexibility in the world of work</p>	<p>SS.Inq1.b.m Identify additional questions that support the research and possible resources to guide the inquiry.</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA Biz Town Adventures

Session Details	Financial Literacy Standards	Social Studies	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>Personal Finance Literacy</p> <p>FM2.a.m Analyze different cultural perspectives and behaviors regarding financial values and goals across communities.</p>	<p>SS.Econ2.a.m Analyze the role of consumers and producers in product markets. Provide examples of how individuals and households are both consumers and producers.</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	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	English Language Arts	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>SS.Econ1.b.m Evaluate how incentives impact individual and/or household decision-making.</p> <p>SS.Econ4.c.m Analyze the impact of different government policies (e.g., taxation and government spending) on the economy.</p>	<p>WCCTS</p> <p>CD3.b.3.m: Demonstrate openness to exploring a wide range of occupations and career pathways.</p> <p>CD3.a.9.m: Use assessment results in educational planning including career awareness.</p> <p>CD2.b.6.m: Research local and regional labor market and job growth information to analyze career opportunities.</p> <p>CD3.a.6.m: Build an ongoing awareness of personal abilities, skills, interests and motivation and determine how these fit with chosen career pathway.</p> <p>CD3.a.7.m: Develop an individual learning plan to enhance educational achievement and attain career goals based on a career pathway.</p> <p>CD3.a.8.m: Choose career opportunities that appeal to personal career goals.</p> <p>PF2.c.6.h: Discuss the components of a personal budget, including income, planned saving, taxes and fixed/variable expenses.</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>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>SS.Econ1.b.m Evaluate how incentives impact individual and/or household decision-making.</p> <p>SS.Econ3.b.m Differentiate between the functions of money. Assess how interest rates influence borrowing and investing</p>	<p>Academic and Career Preparation</p> <p>Instruction in crafting appropriate communications with different purposes/audiences is integrated throughout the curriculum</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	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	English Language Arts	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>SS.Econ1.b.m Evaluate how incentives impact individual and/or household decision-making.</p> <p>SS.Econ3.b.m Differentiate between the functions of money (i.e., medium of exchange, store of value, unit of account). Assess how interest rates influence borrowing and investing.</p>	<p>Academic and Career Preparation</p> <p>Self-directed and group inquiry-based and problem-solving activities are integrated throughout the curriculum.</p> <p>Group work and instruction in effective collaboration and leadership skills are integrated throughout the curriculum</p> <p>Receive instruction, experiences, and guidance, for developing an understanding of relevant financial concepts.</p> <p>Personal Finance Literacy</p> <p>CD1.c.h Evaluate options for payment on credit cards and the consequences of each option.</p> <p>Compare different debt payment methods.</p> <p>Calculate the total cost of repaying a loan under various rates of interest and over different time periods.</p> <p>CD2.a.h Analyze the impact of using a credit card versus debit card as it relates to money management.</p> <p>WCCTS</p> <p>PF4.a.5.h: Explain all credit card disclosure terms.</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	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	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>S.Econ2.a.m Analyze the role of consumers and producers in product markets. Provide examples of how individuals and households are both consumers and producers.</p>	<p>Academic and Career Preparation</p> <p>Create a mock budget for using income from a career of interest that addresses cost of living.</p> <p>WCCTS</p> <p>AF2.a.10.h: Track and make adjustments to budget performance.</p> <p>BCA1.b.13.h: Prepare a budget with income and expenses.</p> <p>BCA1.b.14.h: Compare budgeted costs to actual costs.</p> <p>PF2.c.6.h: Discuss the components of a personal budget, including income, planned saving, taxes and fixed/variable expenses.</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>
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>SS.Econ2.a.m Analyze the role of consumers and producers in product markets. Provide examples of how individuals and households are both consumers and producers.</p> <p>SS.Econ4.b.m Compare and contrast the role of different economic institutions businesses in an economy. Analyze rules and laws that protect and support both consumers and workers .</p> <p>SS.Econ4.c.m Analyze the impact of different government policies (e.g., taxation and government spending) on the economy.</p>	<p>Academic and Career Preparation</p> <p>Create a mock budget for using income from a career of interest that addresses cost of living.</p> <p>Understand salary, standards of living, connections to different careers, and education and training for multiple levels of jobs within the same career pathway. Identify and exhibit positive social skills consistent with employability.</p> <p>WCCTS</p> <p>PF2.c.6.h: Discuss the components of a personal budget, including income, planned saving, taxes and fixed/variable expenses.</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 PBL

Unit Description	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	Common Core ELA
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>SS.Econ3.a.h Assess how decisions about spending and production made by households, businesses, and governments determine the country's levels of income, employment, and prices.</p> <p>SS.Econ3.a.h Assess how decisions about spending and production made by households, businesses, and governments determine the country's levels of income, employment, and prices.</p> <p>SS.Inq1.a.h</p> <p>Frame researchable, complex, and open-ended questions, integrating multiple social studies strands that call for investigation.</p>	<p>Self Awareness</p> <p>Take and interpret inventory results and can articulate their personal strengths, work values, learning styles, beliefs, and interests, then link them to activities and experiences that explore or enhance them.</p> <p>Set short- and long-term SMART goals and can articulate those goals as they relate to their strengths, challenges, beliefs, etc.</p> <p>Career Exploration</p> <p>Identify 2-3 career clusters that are compatible with their interests, strengths, and values as identified in assessments.</p> <p>Describe how careers of interest relate to their assessment information and interests.</p> <p>Make connections between skills acquired in and out of school and how they apply to careers of interest.</p> <p>Use general career pathway information that correlates to strengths, values and interests to identify careers of interest.</p> <p>Financial Knowledge</p> <p>Experience instruction and guidance for developing an understanding of relevant financial concepts.</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	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	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>SS.Econ3.a.h Assess how decisions about spending and production made by households, businesses, and governments determine the country's levels of income, employment, and prices.</p> <p>SS.BH1.a.m Identify patterns such as culture, prior knowledge, family, peers, school, communities, and personal interests that influence a person's cognition, perception, and behavior.</p> <p>SS.Inq1.b.h Construct questions that support the research and identify the sources that will be used in the studentdeveloped research proposal.</p>	<p>Academic and Career Preparation</p> <p>Instruction in crafting appropriate communications with different purposes/audiences is integrated throughout the curriculum</p>	<p>Grades 9-10 RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>SS.Econ2.a.h Connect the roles of consumers and producers in the product, labor, and financial markets, and the economy as a whole.</p>	<p>Academic and Career Preparation</p> <p>Self-directed and group inquiry- based and problem-solving activities are integrated throughout the curriculum.</p> <p>Group work and instruction in effective collaboration and leadership skills are integrated throughout the curriculum.</p> <p>Receive instruction, experiences, and guidance, for developing an understanding of relevant financial concepts.</p> <p>Personal Finance Literacy</p> <p>CD1c.h Evaluate options for payment on credit cards and the consequences of each option.</p> <p>Compare different debt payment methods.</p> <p>Calculate the total cost of repaying a loan under various rates of interest and over different time periods.</p> <p>CD2.a.h Analyze the impact of using a credit card versus debit card as it relates to money management.</p>	<p>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	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>SS.Econ1.a.h Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p>	<p>Academic and Career Preparation</p> <p>Create a mock budget for using income from a career of interest that addresses cost of living.</p> <p>Personal Finance Literacy</p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.</p> <p>Business and Information Technology</p> <p>BIT.PF2: Students will manage money effectively by developing financial goals and budgets.</p> <p>WCCTS</p> <p>AF2.a.10.h: Track and make adjustments to budget performance.</p> <p>BCA1.b.13.h: Prepare a budget with income and expenses.</p> <p>BCA1.b.14.h: Compare budgeted costs to actual costs.</p> <p>PF2.c.6.h: Discuss the components of a personal budget, including income, planned saving, taxes and fixed/variable expenses.</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 SL.11-12.1 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	Common Core ELA
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>SS.Econ2.a.h Connect the roles of consumers and producers in the product, labor, and financial markets, and the economy as a whole.</p> <p>SS.Inq2.b.h Analyze and weigh relevance of a source through a disciplinary lens to determine how the author, context, audience, and purpose affect the reliability, limitations, and usefulness of a source.</p> <p>SS.Inq3.a.h Develop a defensible claim to provide focus for an inquiry that is based upon the analysis of sources.</p> <p>SS.Inq3.b.h Support a claim with evidence using sources from multiple perspectives and media (electronic, digital, print, and other mass media).</p> <p>SS.Inq3.c.h Analyze the extent to which evidence supports or does not support a claim, and if it does not, modify the claim appropriately.</p> <p>SS.Inq4.a.h Communicate conclusions while taking into consideration that audiences from diverse backgrounds.</p>	<p>Academic and Career Preparation</p> <p>Create a mock budget for using income from a career of interest that addresses cost of living.</p> <p>Understand salary, standards of living, connections to different careers, and education and training for multiple levels of jobs within the same career pathway. Identify and exhibit positive social skills consistent with employability.</p> <p>WCCTS</p> <p>4C1.b.7.h: Incorporate the skills and experiences of others to develop a new solution to a problem.</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	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	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>NA</p>	<p>Academic and Career Preparation</p> <p>Identify 2-3 career clusters that are compatible with their interests, strengths, and values as identified in assessments.</p> <p>Describe how careers of interest relate to their assessment information and interests.</p> <p>Make connections between skills acquired in and out of school and how they apply to careers of interest.</p> <p>WCCTS</p> <p>CD2.b.8.h: Assess education and training opportunities to acquire new skills necessary for career advancement.</p> <p>CD4.a.9.h: Use positive work-qualities typically desired in each of the career cluster’s pathways.</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>SS.Econ2.a.h Connect the roles of consumers and producers in the product, labor, and financial markets, and the economy as a whole.</p> <p>SS.Econ4.c.h Evaluate types of taxes (i.e., progressive, regressive) and earned benefits with eligibility criteria (e.g., Social Security, Medicare, Medicaid). Justify the selection of fiscal and monetary policies in expanding or contracting the economy.</p>	<p>Personal Finance Literacy</p> <p>SI1.a.h Demonstrate how to manage savings accounts- both manually and electronically, including reconciliation. Determine the [opportunity cost] in relation to a saving plan (e.g., [inflation or taxes]). Compare and contrast the benefits of pay yourself first and living paycheck to paycheck strategies on financial outcomes.</p> <p>CD2a.h Analyze the effect of debt on a person’s net worth.</p> <p>FM2.d.h Distinguish how an investment plan that incorporates a goal development strategy reflects various life factors (e.g., age, personal values, income, liabilities, assets, goals, family size, risk tolerance, or net worth).</p> <p>Business and Information Technology</p> <p>PF3.c: Demonstrate ability to use decision-making processes in making financial decisions related to planning, saving and investing.</p> <p>PF2.c.6.h: Discuss the components of a personal budget, including income, planned saving, [taxes and fixed/variable expenses.]</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	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	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>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p>	<p>WCCTS</p> <p>CD2.b.8.h: Assess education and training opportunities to acquire new skills necessary for career advancement.</p> <p>CD2.b.7.h: Interpret and analyze the impact of current education, training and work trends on life, learning and career plans.</p> <p>Personal Finance Literacy</p> <p>CD1.d.5.h: Predict the outcome of various decisions on personal, social and career success.</p>	<p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use rational and considered decision-making steps to select financial goals and priorities. ▪ Explain how decisions made today can impact the future 	<p>NA</p>	<p>Personal Finance Literacy</p> <p>FM2.a.h Assess the impact of individual values and behaviors on financial decisions and goals.</p> <p>WCCTS</p> <p>CD1.d.5.h: Predict the outcome of various decisions on personal, social and career success.</p> <p>IR1.f.12.h: Apply critical thinking and ethical standards when making judgments and taking action.</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	English Language Arts
<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize some of the reasons why people might spend more than they earn. ▪ Identify and use parts of a budget. ▪ List the long-term effects of overspending. 	<p>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p> <p>SS.Econ2.a.h Connect the roles of consumers and producers in the product, labor, and financial markets, and the economy as a whole.</p>	<p>WCCTS</p> <p>PF4.c.3.h: Construct actions that a consumer could take to reduce or better manage excessive debt.</p> <p>PF4.a.8.h: Evaluate the difference between positive debt and negative debt.</p> <p>Personal Finance Literacy</p> <p>CD2a.h Analyze the effect of debt on a person’s net worth.</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. 	<p>SS.Econ1.b.h Evaluate how incentives determine what is produced and distributed in a competitive market system.</p>	<p>Personal Finance Literacy</p> <p>RMI1.b.h Evaluate examples of personal financial decisions that prevent consumers from acquiring necessary goods and services (e.g., ability to acquire with cash or credit based upon credit score).</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	ACP; Personal Financial Literacy; WCCTS	English Language Arts
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit 	<p>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p> <p>SS.Econ3.b.h Evaluate the structure and functions of money in the United States, including the role of interest rates.</p>	<p>Personal Finance Literacy</p> <p>CD2a.h Analyze the effect of debt on a person’s net worth.</p> <p>FM2.d.h Distinguish how an investment plan that incorporates a goal development strategy reflects various life factors (e.g., age, personal values, income, liabilities, assets, goals, family size, risk tolerance, or net worth).</p> <p>SI2.d.h Assess the long-term investment potential associated with the stock market, focusing on fundamentals such as diversification, risk-reward, dollar cost averaging, and investor behavior.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. 	<p>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p> <p>SS.Econ2.a.h Connect the roles of consumers and producers in the product, labor, and financial markets, and the economy as a whole.</p>	<p>WCCTS</p> <p>CD1.a.3.h: Evaluate various occupations and career pathways to identify personal, academic and career goals based on personal strengths, aptitudes and passions.</p> <p>CD1.b.6.h: Develop an action plan to set and achieve realistic goals.</p> <p>CD3.a.10.h: Analyze how career plans may be affected by personal growth, external events and changes in motivations and aspirations.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies 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>Social Studies/Economics</p> <p>SS.Econ3.a.h Assess how decisions about spending and production made by households, businesses, and governments determine the country's levels of income, employment, and prices.</p>	<p>Marketing Management and Entrepreneurship</p> <p>MF8.a.14.h Conduct a self-assessment to determine entrepreneurial potential.</p>
<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>SS.Econ3.a.h Analyze why unemployment rates differ for people of different ages, races, and genders.</p>	<p>Personal Finance Literacy</p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.</p> <p>Business and Information Technology</p> <p>PF3.c: Demonstrate ability to use decision-making processes in making financial decisions related to planning, saving and investing.</p> <p>PF2.c.6.h: Discuss the components of a personal budget, including income, planned saving, [taxes and fixed/variable expenses.]</p>
<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>SS.BH1.a.m Identify patterns such as culture, prior knowledge, family, peers, school, communities, and personal interests that influence a person's cognition, perception, and behavior.</p>	<p>WCCTS</p> <p>BLE6.a.8.h: Analyze ethical dilemmas.</p>

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<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 	NA	<p>Personal Finance Literacy</p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.</p>
Theme Two: Employment and Education			
<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>SS.Econ4.d.h Evaluate the intended and unintended costs and benefits (i.e., externalities) of government policies to improve market outcomes and standards of living.</p>	NA
<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>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p>	<p>ACP Know</p> <p>Set short- and long-term SMART goals and can articulate those goals as they relate to their strengths, challenges, beliefs, etc.</p> <p>Connect self-exploration and career exploration to the creation of a personal plan</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 	NA	NA
<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>SS.Econ1.b.h Evaluate how incentives determine what is produced and distributed in a competitive market system.</p>	NA
<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>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p>	<p>Personal Finance Literacy</p> <p>SI1.a.h Demonstrate how to manage savings accounts- both manually and electronically, including reconciliation. Determine the [opportunity cost] in relation to a saving plan (e.g., [inflation or taxes]). Compare and contrast the benefits of pay yourself first and living paycheck to paycheck strategies on financial outcomes.</p> <p>Business and Information Technology</p> <p>PF4.a.2.m: Compare and contrast the total cost of repaying a loan.</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>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p> <p>SS.Econ2.a.h Connect the roles of consumers and producers in the product, labor, and financial markets, and the economy as a whole.</p>	<p>Business and Information Technology</p> <p>PF4.a.2.m: Compare and contrast the total cost of repaying a loan.</p> <p>Personal Finance Literacy</p> <p>CD1.b.h Assess the total cost of incurring a loan (e.g., various rates of interest, loan origination fee, early payback, or length of term).</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>SS.Econ2.a.h Connect the roles of consumers and producers in the product, labor, and financial markets, and the economy as a whole.</p>	<p>Personal Finance Literacy</p> <p>SI1.a.h Demonstrate how to manage savings accounts- both manually and electronically, including reconciliation. Determine the [opportunity cost] in relation to a saving plan (e.g., [inflation or taxes]). Compare and contrast the benefits of pay yourself first and living paycheck to paycheck strategies on financial outcomes.</p>
<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>NA</p>	<p>Personal Finance Literacy</p> <p>CD2a.h Analyze the effect of debt on a person’s net worth.</p> <p>FM2.d.h Distinguish how an investment plan that incorporates a goal development strategy reflects various life factors (e.g., age, personal values, income, liabilities, assets, goals, family size, risk tolerance, or net worth).</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>SS.Econ3.a.h Assess how decisions about spending and production made by households, businesses, and governments determine the country's levels of income, employment, and prices</p>	<p>NA</p>

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<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. 	NA	<p>Personal Financial Literacy</p> <p>FM2.a.h Assess the impact of individual values and behaviors on financial decisions and goals.</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>SS.Econ4.c.h Evaluate types of taxes (i.e., progressive, regressive) and earned benefits with eligibility criteria (e.g., Social Security, Medicare, Medicaid). Justify the selection of fiscal and monetary policies in expanding or contracting the economy.</p>	<p>Personal Finance Literacy</p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.</p>
Theme Four: Planning and Money Management			
<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>SS.Econ2.a.h Connect the roles of consumers and producers in the product, labor, and financial markets, and the economy as a whole.</p>	NA
<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>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p>	<p>Personal Finance Literacy</p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.</p> <p>Business and Information Technology</p> <p>BIT.PF2: Students will manage money effectively by developing financial goals and budgets.</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>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p>	<p>Personal Finance Literacy</p> <p>SI1.a.h Demonstrate how to manage savings accounts- both manually and electronically, including reconciliation. Determine the [opportunity cost] in relation to a saving plan (e.g., [inflation or taxes]). Compare and contrast the benefits of pay yourself first and living paycheck to paycheck strategies on financial outcomes.</p>
Theme Five: Risk Management and Insurance			
<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>SS.Econ2.a.h Connect the roles of consumers and producers in the product, labor, and financial markets, and the economy as a whole.</p>	<p>Personal Finance Literacy</p> <p>RMI1.a.h Determine different perceptions of risk based on age, culture, and social status. Analyze the financial cost of taking a risk versus outsourcing the risk (e.g., contract for services, insurance, or utilization of technology)</p> <p>RMI2.a.h Evaluate why some types of insurance are required by law.</p>
<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>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p>	<p>Personal Finance Literacy</p> <p>MM2.a.h Compare financial institutions and service providers (e.g., banks, credit unions, investment and brokerage firms, mortgage brokers, payday lenders, online financial institutions, or loan agencies).</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>SS.Econ2.a.h Connect the roles of consumers and producers in the product, labor, and financial markets, and the economy as a whole.</p>	<p>Personal Finance Literacy</p> <p>SI2.d.h Assess the long-term investment potential associated with the stock market, focusing on fundamentals such as diversification, risk-reward, dollar cost averaging, and investor behavior.</p>

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Extension Details	Extension Objectives	Social Studies Standards	PFL; BIT
<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>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p> <p>SS.Econ3.b.h Evaluate the structure and functions of money in the United States, including the role of interest rates.</p>	<p>Personal Finance Literacy</p> <p>SI2.b.h Describe a range of investment vehicles (short-term and long-term) for buying and selling investments. Explain the concept of asset allocation, associated fees, and their effect on the rate of return. Differentiate between different types of long-term retirement investments [e.g., IRA, Roth IRA, 401(k), or 403(b)].</p>