



empowering young people to
own their economic success®

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

Updated December 2020
Revised Social Studies Framework
Family and Consumer Science
Career Development
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 New York Revised Social Studies Framework for as well as the New York Standards for Family and Consumer Science and the learning Standards for Career Development and Occupational Studies. 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.

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.

The program content augments students' core curriculum in social studies, English language arts, and mathematics. Throughout the program, 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 business and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons also provide a highly relevant learning opportunity to “model with mathematics,” in which students apply mathematics to solve problems arising in everyday life. After weeks of classroom preparation, students experience a simulation (either on site or virtually) where they put their newly found knowledge and skills to use.

The *JA Finance Park* program provides two curriculum implementation options: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finances, or have never taken a financial literacy class. Entry Level lessons are offered either in a traditional classroom presentation format designed for middle-grade students, or in a Project-Based Learning (PBL) format designed for high school students. 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

JA BizTown

Unit Description and Learning Objectives	Social Studies 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>Social Studies Practices</p> <p>E.3 Identify what money is and how it is used in society.</p>	<p>Career Development</p> <p>2. 1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills and the world of work. This approach allows students to see the usefulness of the concepts that they are being asked to learn and to understand their potential application in the world of work.</p> <p>3a. 1. Basic skills include the ability to read, write, listen, and speak as well as perform arithmetical and mathematical functions.</p>	<p>Grade 4 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 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 RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4 4.NBT.3 4.NBT.4</p> <p>Grade 5 5.NBT.5 5.NBT.7</p> <p>Grade 6 6.NS.3</p> <p>Mathematical Practices 4-6 1-7</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language	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>The 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>Social Studies Practices</p> <p>E. 1. Identify examples of scarcity and choices made due to scarcity.</p> <p>E.2. Identify examples of goods and services.</p> <p>E.3 Identify what money is and how it is used in society.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>2. 1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills and the world of work. This approach allows students to see the usefulness of the concepts that they are being asked to learn and to understand their potential application in the world of work.</p> <p>3a. 1. Basic skills include the ability to read, write, listen, and speak as well as perform arithmetical and mathematical functions.</p> <p>3a.2 Thinking skills lead to problem solving, experimenting, and focused observation and allow the application of knowledge to new and unfamiliar situations.</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	Other Standards	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>The 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>1.10c People and families work to earn money to purchase goods and services that they need or want.</p> <ul style="list-style-type: none"> • Students will examine how earning money through work is related to the purchase of goods and services. 	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>2. 1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills and the world of work. This approach allows students to see the usefulness of the concepts that they are being asked to learn and to understand their potential application in the world of work.</p> <p>3a. 1. Basic skills include the ability to read, write, listen, and speak as well as perform arithmetical and mathematical functions.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</p> <p>3a.4. Positive interpersonal qualities lead to teamwork and cooperation in large and small groups in family, social, and work situations.</p>	<p>Grade 4 RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5 RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6 SL.6.1 L.6.1 L.6.2 L6.4 L.6.6</p>	<p>Grade 4 4.MD.4</p> <p>Grade 5 5.MD.2</p> <p>Mathematical Practices 4-6 2 4-6</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
<p>Unit 4: Business Management 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>The 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 <i>JA BizTown</i> visit 	<p>Economics and Economic Systems E.2. Distinguish between a consumer and a producer and their relationship to goods and services.</p> <p>2.1 A community is a population of various individuals in a common location. It can be characterized as urban, suburban, or rural. Population density and use of the land are some characteristics that define and distinguish types of communities.</p> <p>2.9b Members of a community specialize in different types of jobs that provide goods and/or services to the community.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>2. 1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills and the world of work. This approach allows students to see the usefulness of the concepts that they are being asked to learn and to understand their potential application in the world of work.</p> <p>3a.2 Thinking skills lead to problem solving, experimenting, and focused observation and allow the application of knowledge to new and unfamiliar situations.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</p> <p>3a.4. Positive interpersonal qualities lead to teamwork and cooperation in large and small groups in family, social, and work situations.</p>	<p>Grade 4 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 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 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 4.NBT.5</p> <p>Grade 5 5.NBT.5</p> <p>Grade 6 6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6 1-7</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language	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>The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at <i>JA BizTown</i> ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at <i>JA BizTown</i> ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>2.1 A community is a population of various individuals in a common location. It can be characterized as urban, suburban, or rural. Population density and use of the land are some characteristics that define and distinguish types of communities.</p> <p>2.9b Members of a community specialize in different types of jobs that provide goods and/or services to the community.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>2. 1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills and the world of work. This approach allows students to see the usefulness of the concepts that they are being asked to learn and to understand their potential application in the world of work.</p> <p>3a.2 Thinking skills lead to problem solving, experimenting, and focused observation and allow the application of knowledge to new and unfamiliar situations.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</p> <p>3a.4. Positive interpersonal qualities lead to teamwork and cooperation in large and small groups in family, social, and work situations.</p>	<p>Grade 4 W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5 W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6 W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 5 5.NBT.5</p> <p>Mathematical Practices 4-6 1-7</p>

JA Finance Park

Unit Description	Social Studies Standards	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>The 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>Financial and Consumer Literacy</p> <p>1. Earning Income</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>2. 1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills and the world of work. This approach allows students to see the usefulness of the concepts that they are being asked to learn and to understand their potential application in the world of work.</p> <p>3a.2 Thinking skills lead to problem solving, experimenting, and focused observation and allow the application of knowledge to new and unfamiliar situations.</p>	<p>Grade 6 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>The 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>Financial and Consumer Literacy</p> <p>2. Saving, Investing and Sharing</p> <p>3. Protecting and Insuring</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>2. 1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills and the world of work.</p> <p>3a.2 Thinking skills lead to problem solving, experimenting, and focused observation and allow the application of knowledge to new and unfamiliar situations.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</p>	<p>Grade 6 RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

JA Finance Park

Unit Description	Social Studies Standards	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>The 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>Financial and Consumer Literacy</p> <p>5. Payment Options and Credit</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>2. 1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills and the world of work. This approach allows students to see the usefulness of the concepts that they are being asked to learn and to understand their potential application in the world of work.</p> <p>3a.2 Thinking skills lead to problem solving, experimenting, and focused observation and allow the application of knowledge to new and unfamiliar situations.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</p>	<p>Grade 6 SL.6.1 SL.6.2</p> <p>Grades 9-10 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.3 SP.7.5</p> <p>Grade 8 G.8 SP.8.2</p>

JA Finance Park

Unit Description	Social Studies 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>The 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>Financial and Consumer Literacy</p> <p>2. Saving, Investing and Sharing</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>2. 1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills and the world of work. This approach allows students to see the usefulness of the concepts that they are being asked to learn and to understand their potential application in the world of work.</p> <p>3a.2 Thinking skills lead to problem solving, experimenting, and focused observation and allow the application of knowledge to new and unfamiliar situations.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>	<p>Grade 6 RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Social Studies Standards	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>The 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>Financial and Consumer Literacy</p> <ol style="list-style-type: none"> 1. Earning Income 2. Saving, Investing and Sharing 3. Protecting and Insuring 4. Payment Options and Credit 	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>2. 1. Integrated learning encourages students to use essential academic concepts, facts, and procedures in applications related to life skills and the world of work. This approach allows students to see the usefulness of the concepts that they are being asked to learn and to understand their potential application in the world of work.</p> <p>3a.2 Thinking skills lead to problem solving, experimenting, and focused observation and allow the application of knowledge to new and unfamiliar situations.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>	<p>Grade 6 RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7 RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8 RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10 RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park High School PBL

Unit Description	Social Studies Standards	Other Standards	Common Core ELA	Common Core Math
<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>The 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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p>	<p>Grades 9-10 RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>	<p>Mathematical Practices 1-2 4-7</p>

JA Finance Park High School PBL

Unit Description	Social Studies Standards	Other Standards	Common Core ELA	Common Core Math
<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>The 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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards generally come with higher risks.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</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>Mathematical Practices 1-7</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>The 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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>	<p>Grades 9-10 SL.9-10.1,4 L.9-10.1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>	<p>Mathematical Practices 1-2 5-7</p>

JA Finance Park High School PBL

Unit Description	Social Studies Standards	Other Standards	Common Core ELA	Common Core Math
<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 and adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>	<p>Grades 9-10 RI.9–10.1 SL.9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI.11-12.1 SL11-12.1 L.11-12.1,4</p>	<p>Mathematical Practices 1-7</p>

JA Finance Park High School PBL

Unit Description	Social Studies Standards	Other Standards	Common Core ELA	Common Core Math
<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>The 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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards generally come with higher risks.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>	<p>Grades 9-10 RI.9-10.1,4,8 W.9-10.1 W.9-10.4-9 SL.9-10.1 SL.9-10.4-6 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1,4,8 W.11-12.1 W.11-12.4-9 SL.11-12.1 SL.11-12.4-6 L.11-12.1-6</p>	<p>Mathematical Practices 1-7</p>

JA Finance Park Advanced

Unit Description	Social Studies 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 Objectives:</p> <p>The 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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p>Theme 1: Employment and Income</p> <p>Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>The 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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards generally come with higher risks.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</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>

JA Finance Park Advanced

Unit Description	Social Studies 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>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of postsecondary education, including trade schools and military service. ▪ Identify the income projection for a variety of careers. ▪ Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards generally come with higher risks.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p>	<p>RI.9-10. 1,4 W.9-10. 6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	Other Standards	English Language Arts
<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>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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards generally come with higher risks.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</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	Social Studies 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>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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards generally come with higher risks.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</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>

JA Finance Park Advanced

Unit Description	Social Studies Standards	Other Standards	English Language Arts
<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>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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards generally come with higher risks.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>
<p>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>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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</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>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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards generally come with higher risks.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</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
<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<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</p> <p>12.E3c The freedom of the United States economy encourages entrepreneurialism. This is an important factor behind economic growth that can lead to intended consequences (e.g., growth, competition, innovation, improved standard of living, productivity, specialization, trade, outsourcing, class mobility, positive externalities) and unintended consequences (e.g., recession, depression, trade, unemployment, outsourcing, generational poverty, income inequality, the challenges of class mobility, negative externalities.).</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</p>
<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 and improve the chance of getting into a college of their choice. 	<p>NA</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.3. Personal qualities generally include competence in self-management and the ability to plan, organize, and take independent action.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>
<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies 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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>
<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Details	Extension Details	Extension Details
<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>

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<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards generally come with higher risks.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>

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<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>2.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>
<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</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 situation. ▪ Analyze how saving for an emergency fund can impact a monthly budget. 	<p>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Differentiate among the main types of auto insurance coverage. ▪ Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>

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<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>
<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>

		generally come with higher risks.	
<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>Social Studies</p> <p>12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.</p> <p>12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.</p>	<p>Career Development</p> <p>1 1. Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals.</p> <p>3a.7. Using resources includes the application of financial and human factors, and the elements of time and materials to successfully carry out a planned activity.</p>