A Correlation: JA Our City®

and

Jump\$tart National Financial Literacy Standards

Session One: Earn, Save, Spend, and Donate
Session Two: Invisible Money
Session Three: How Do I Become an
Entrepreneur?
Session Four: Money Choices Make the City Go
Round
Session Five: Let's Build a City

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Spending and S	Saving
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Standard 1.	Develop a Plan for Saving and Spending	•	•		•	
a. I	Explain how saving money can improve financial well-being	•		•		•
b. (Create a way to keep track of money spent.	ELO		•		
с. (Calculate the sales tax for a given purchase.				•	
d. I	Describe ways that people can decrease expenses to save more of their incomes.					•
e. I	Demonstrate how to allocate weekly income for spending, saving and sharing goals.	•				
f. (Give an example of how government uses tax revenues.				•	
Standard 2.	Develop a System for Keeping and Using Financial Records	•				
Standard 3.	Describe How to Use Different Payment Methods	•	•		•	
a.	Justify reasons to keep money in a bank or credit union	•	•		•	•
	Demonstrate how checks and debit cards, gift cards and credit cards work as payment methods.		ELO		•	
c. \	Verify the total cost of a purchase that includes multiple items.				ELO	
	Calculate the amount of change to be returned when the payment amount is greater than the purchase price.				ELO	
Standard 4	. Apply Consumer Skills to Spending and Saving Decisions				•	•
	stify a spending decision based on pre-determined criteria for an acceptable outcome and le options.		•			•
c. Ex	plain how peer pressure can affect spending decisions.					•

Credit and Debt

1. <i>A</i>	Analy	ze the Costs and Benefits of Various Types of Credit	•		
	a.	Identify situations when people might pay for certain items in small amounts over time.	•		
	b.	Summarize the advantages and disadvantages of using credit.	•		
	C.	Explain why financial institutions lend money.		•	
	d.	Explain why using a credit card is a form of borrowing.	•		

Employment and Income

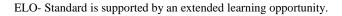
1.	Explore job and career options.			•	•	•
	a.	Explain the difference between a career and a job.		•		
	b.	Identify various jobs within a specific career.		•		
	C.	Give an example of how an individual's interests, knowledge and abilities can affect job and career choice.		•		
	d.	Give examples of careers related to a personal interest.	•	•		
	e.	Give examples of local entrepreneurs.		•		

ELO- Standard is supported by an extended learning opportunity.



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Er	Employment and Income cont.								
2.	Compare sources of personal income and compensation.			•	•				
	a. Identify jobs children can do to earn money.	•		•		•			
	b. Give examples of sources of income other than a wage or salary.			•					
In	nvesting								
1.	Explain how investing may build wealth and help meet financial goals.	•	•		•	•			
Fi	nancial Decision Making								
1.	Recognize the responsibilities associated with personal financial decisions.	•	•	•	•	•			
	a. Predict the consequences of spending decisions.		•		•	•			
	b. Analyze money-handling decisions that youth commonly face.		•	•	•	•			
2.	Use reliable resources when making financial decisions.					•			
	a. Analyze how pre-purchase research affects satisfaction when making a spending decision.				•	•			
	b. Identify reliable sources of information when comparing products such as a bike.					•			
	c. Discuss ways to verify a claim expressed in advertising for an age-appropriate product.					•			
4.	Make criterion-based financial decisions by systematically considering alternatives and consequences.	•		•		•			
	Explain how limited personal financial resources affect the choices people make.		•	•	•	•			
	b. Make a decision based on the description of an acceptable outcome.			•		•			

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Devise a plan to achieve a specific, measurable goal.