

A Correlation: Indiana Academic Standards and Junior Achievement Capstone Programs



Updated December 2024

[Indiana Academic Standards for English/Language Arts](#)

[Indiana Academic Standards for Mathematics](#)

[Indiana Academic Standards for Social Studies](#)

[Indiana Preparing for College and Questions Standards](#)

[Indiana Economics Standards](#)

[Indiana Employability Skills](#)

[Indiana Financial Literacy Standards](#)

Junior Achievement USA

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Indiana Social Studies Framework and 2024 Financial Literacy Standards, among others. 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.

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Unit Description and Learning Objectives	Social Studies, Economics and Financial Literacy Standards PCCS	Employability Standards	English Language Arts (ELA) Standards	Indiana Math Standards
Unit 1: Financial Literacy				
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	<p><u>Social Studies</u></p> <p>5.C.3 Identify and explain key ideas about government as noted in the Declaration of Independence, Articles of Confederation, Northwest Ordinance, United States Constitution, and the Bill of Rights.</p> <p>5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect, and responsible participation.</p>		<p><u>ELA</u></p> <p>5.RF.2 5.RC.7 5.RC.10 5.RC.12 5.W.2 5.W.5 5.W.6 5.W.7 5.CC.1 5.CC.2 5.CC.4</p>	<p>NA</p>
<p>Unit 1: Session 1: Financial Services</p> <p>Students learn about services provided by financial institutions and discover the connection between spending and having money in the bank.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe financial institutions as the center of JA BizTown's economy Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. Prerequisite: Describe the purpose of money in our community, economy 	<p><u>Economics</u></p> <p>E.1.8 Describe how clearly defined and enforced property rights are essential to a market economy</p> <p>E.6.1 Explain the basic functions of money.</p> <p>E.6.3 Explain the role financial institutions play among savers, borrowers, and investors.</p> <p><u>Financial Literacy</u></p> <p>8-3.3/12-3.3 Analyze services of financial institutions.</p>	<p><u>Employability Skills</u></p> <p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators</p>	<p><u>ELA</u></p> <p>5.RF.2 5.RC.7 5.RC.10 5.RC.12 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p><u>Mathematics Process Standards</u></p> <p>PS.6: Attend to precision.</p> <p><u>Math</u></p> <p>5.CA.10</p>

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<p>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions 	<p>Economics E.6.3 Explain the role financial institutions play among savers, borrowers, and investors.</p> <p>Financial Literacy 8-3.3/12-3.3 Analyze services of financial institutions.</p>	<p>Employability 3-5.SE.3 Engage in cooperative game play.</p>	<p>ELA 5.RF.2 5.RC.7 5.RC.10 5.RC.12 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.6: Attend to precision.</p>
<p>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</p> <p>Review different types of financial institutions and the services they offer</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>Economics E.6.3 Explain the role financial institutions play among savers, borrowers, and investors.</p> <p>Financial Literacy 8-3.3/12-3.3 Analyze services of financial institutions.</p>	<p>Employability Skills 3-5.WE.3 Apply understanding of independence to complete tasks. 3-5.WE.4 Complete tasks or activities with prompting and guidance from adult advisors</p>	<p>ELA 5.RF.2 5.RC.7 5.RC.10 5.RC.12 5.W.2 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.6: Attend to precision.</p>
<p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <p>Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	<p>Economics E.6.3 Explain the role financial institutions play among savers, borrowers, and investors.</p>	<p>Employability Skills 3-5.WE.5 Demonstrate perseverance to complete tasks and activities</p>	<p>ELA 5.RF.2 5.RC.7 5.RC.10 5.RC.12 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.6: Attend to precision.</p>
<p>Unit 1: Session 1: (Optional) Extension 2: Private Property</p> <p>Discover the meaning of private property by connecting personal cookies to private property.</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	<p>Economics E.1.8 Describe how clearly defined and enforced property rights are essential to a market economy</p>	<p>Employability Skills 3-5.WE.6 Begin to take steps to organize and prioritize tasks.</p>	<p>ELA 5.RF.2 5.RC.7 5.RC.10 5.RC.12 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.6: Attend to precision.</p>

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<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their JA BizTown visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. Recognize the need to make responsible choices regarding money 	<p>Financial Literacy</p> <p>8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p> <p>8-1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>8-3.2 Develop a system for keeping and using financial records.</p> <p>8-3.2 Develop a system for keeping and using financial records.</p> <p>8-6.1 Explain how saving contributes to financial wellbeing.</p>	<p>PCCS</p> <p>PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p>Employability</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution</p> <p>3-5.SE.3 Engage in cooperative game play</p> <p>3-5.SE.1 Demonstrate an understanding of the impact of choices/actions</p>	<p>ELA</p> <p>5.RF.2 5.RC.6 5.RC.7 5.RC.10 5.RC.12 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.3 5.CC.4</p>	<p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.4: Model with mathematics.</p> <p>PS.5: Use appropriate tools strategically.</p> <p>PS.6: Attend to precision.</p> <p>Math</p> <p>5.CA.2 5.CA.4 5.CA.10</p>
<p>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	<p>Financial Literacy</p> <p>8-3.1 Demonstrate ability to use money management skills and strategies.</p> <p>8-3.2 Develop a system for keeping and using financial records</p>	<p>Employability</p> <p>3-5.SE.1 Demonstrate an understanding of the impact of choices/actions</p>	<p>ELA</p> <p>5.RF.2 5.RC.7 5.RC.10 5.RC.12 5.W.2 5.W.6 5.W.7</p>	<p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.4: Model with mathematics.</p> <p>PS.5: Use appropriate tools strategically.</p> <p>PS.6: Attend to precision.</p> <p>Math</p> <p>5.CA.10</p>

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<p>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>Financial Literacy 8-3.2 Develop a system for keeping and using financial records</p>	<p>Employability 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.CC.1 5.CC.3 5.CC.4</p>	<p>Mathematics Process Standards PS.1 PS.4 PS.5 PS.6</p> <p>Math 5.CA.10</p>
<p>Unit 1: Session 2: (Optional) Extension 1: Gordon’s Bounced Check</p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. 	<p>Financial Literacy 8-3.2 Develop a system for keeping and using financial records</p>	<p>Employability 3-5.SE.1 Demonstrate an understanding of the impact of choices/actions</p>	<p>ELA 5.RF.2 5.RC.7 5.RC.13 5.W.2 5.W.4 5.W.6 5.W.7 5CC.4</p>	<p>Mathematics Process Standards PS.1 PS.4 PS.5 PS.6</p> <p>Math 5.CA.2 5.CA.4 5.CA.10</p>
<p>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	<p>Financial Literacy 8-3.2 Develop a system for keeping and using financial records</p>	<p>Employability 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.W.7 5.CC.1</p>	<p>Mathematics Process Standards. PS.5: Use appropriate tools strategically. PS.6: Attend to precision.</p>

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<p>Unit 1: Session 3: Banks and Saving</p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property, including money, safe. Students participate in a role-play activity to learn about the bank’s role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate how to make and record electronic payments. • Describe the reasons why someone should save • Recognize how the rule of law and right to own private property allows people to save. • State the benefit of an interest-earning savings account. • Explain how money grows in a savings account. 	<p>Economics</p> <p>E.1.8 Describe how clearly defined and enforced property rights are essential to a market economy</p> <p>E.6.3 Explain the role financial institutions play among savers, borrowers, and investors.</p> <p>Financial Literacy</p> <p>8-3.6.3 Create a plan to secure funding for a financial goal</p> <p>8-6.1 Explain how saving contributes to financial wellbeing.</p> <p>8-6.1.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals.</p>	<p>Employability</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA</p> <p>5.RF.2 5.RC.6 5.RC.7 5.RC.10 5.RC.12 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.3 5.CC.4</p>	<p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.4: Model with mathematics.</p> <p>PS.5: Use appropriate tools strategically.</p> <p>PS.6: Attend to precision.</p> <p>PS.7: Look for and make use of structure.</p> <p>Math</p> <p>5.NS.2 5.NS.3 5.NS.4 5.CA.2 5.CA.4 5.CA.7 5.CA.9 5.CA.10</p>
<p>Unit 1: Session 3: (Optional) Application 1: Damian’s Shopping Day</p> <p>Complete a fill-in-the blank story and practice using a money tracker.</p> <ul style="list-style-type: none"> • Make and record electronic payments. 	<p>Financial Literacy</p> <p>8-3.1 Demonstrate ability to use money management skills and strategies.</p>	<p>Employability</p> <p>3-5.SE.1 Demonstrate an understanding of the impact of choices/actions</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.11</p>	<p>Mathematics Process Standards</p> <p>PS.1</p> <p>PS.2</p> <p>PS.5</p> <p>PS.6</p> <p>Math</p> <p>5.CA.10</p>

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<p>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <p>Research the cost of an item and calculate how many years it would take to save up for it at differing interest rates.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>Economics E.6.6 Explain how interest rates act as an incentive for savers and borrowers.</p> <p>Financial Literacy 8-6.1 Explain how saving contributes to financial wellbeing. 8-6.1.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals.</p>	<p>Employability 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.1 PS.2 PS.6</p> <p>Math 5.CA.10 5.NS.2 5.NS.3 5.NS.4 5.CA.2 5.CA.4 5.CA.7 5.CA.9 5.CA.10</p>
<p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>Financial Literacy 8-6.1/12-6.1 Explain how saving contributes to financial wellbeing. 8-6.1.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals.</p>	<p>Employability 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.2 PS.6</p> <p>Math 5.CA.10</p>
<p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account 	<p>Economics E.6.6 Explain how interest rates act as an incentive for savers and borrowers.</p> <p>Financial Literacy 8-6.1 Explain how saving contributes to financial wellbeing. 8-6.1.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals. 8-6.1.2 Explain simple interest, compound interest, and the benefits of a compound rate of return.</p>	<p>Employability 3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.2 PS.6</p> <p>Math 5.CA.10 5.NS.2 5.NS.3 5.NS.4 5.CA.2 5.CA.4 5.CA.7 5.CA.9 5.CA.10</p>

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<p>Unit 1: Session 4: Types of Payments</p> <p>This lesson enables students to explore the differences among various forms of payment. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to make given specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards, credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate the use of a money tracker to record a purchase. Recognize the impact of scarcity and the need to make choices regarding money. 	<p><u>Economics</u> E.1.5 Define scarcity and explain how choices incur opportunity costs and trade-offs. E.6.1 Explain the basic functions of money.</p> <p><u>Financial Literacy</u> 8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility. 8-1.1 Demonstrate taking responsibility for personal financial decisions. 8-3.2 Develop a system for keeping and using financial records 8-3.3.1 Compare the advantages and disadvantages of different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</p>	<p><u>PCCS</u> PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p><u>Employability</u> 3-5.LS.2 Communicate with others by applying a variety of speaking skills 3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution 3-5.SE.1 Demonstrate an understanding of the impact of choices/actions</p>	<p><u>ELA</u> 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p><u>Mathematics Process Standards</u> PS.1: Make sense of problems and persevere in solving them. PS.2: Reason abstractly and quantitatively. PS.5: Use appropriate tools strategically. PS.6: Attend to precision.</p> <p><u>Math</u> 5.CA.10</p>
<p>Unit 1: Session 4: (Optional) Application 1: Let’s Go to the Bank</p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in a money tracker.</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. 	<p><u>Economics</u> E.6.1 Explain the basic functions of money.</p> <p><u>Financial Literacy</u> 8-3.2 Develop a system for keeping and using financial records</p>	<p><u>Employability</u> 3-5.WE.5 Demonstrate perseverance to complete tasks and activities. 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p><u>ELA</u> 5.RF.2 5.RC.1 5.RC.11 5.CC.1 5.CC.4</p>	<p><u>Mathematics Process Standards</u> PS.1 PS.2 PS.5 PS.6</p> <p><u>Math</u> 5.CA.10</p>

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<p>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. 	<p>Economics E.6.1 Explain the basic functions of money.</p> <p>Financial Literacy 8-3.3.1 Compare the advantages and disadvantages of different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</p>	<p>Employability 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.1 PS.2 PS.5 PS.6</p> <p>Math 5.CA.10</p>
<p>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	<p>Economics E.1.5 Define scarcity and explain how choices incur opportunity costs and trade-offs. E.6.6 Explain how interest rates act as an incentive for savers and borrowers.</p> <p>Financial Literacy 8-4.1.3 Determine the total cost of repaying credit and loans under various rates of interest and over different periods. 8-6.1.2 Explain simple interest, compound interest, and the benefits of a compound rate of return.</p>	<p>Employability Skills 3-5.WE.3 Apply understanding of independence to complete tasks. 3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators 3-5.SE.1 Demonstrate an understanding of the impact of choices/actions</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.1 PS.3 PS.6</p> <p>Math 5.CA.10 5.NS.2 5.NS.3 5.NS.4 5.CA.2 5.CA.4 5.CA.7 5.CA.9 5.CA.10</p>

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<p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>Financial Literacy 8-3.2 Develop a system for keeping and using financial records</p>	<p>Employability Skills 3-5.WE.3 Apply understanding of independence to complete tasks. 3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.11 5.CC.1 5.CC.2 5.CC.4</p>	<p>Mathematics Process Standards PS.1 PS.2 PS.5 PS.6</p> <p>Math 5.CA.10 5.CA.2 5.CA.4 5.CA.7 5.CA.9 5.CA.10</p>
<h2>Unit 2: Community and Economy</h2>				
<p>Unit 2: Session 1: Citizenship</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in the community. Define philanthropy. Explain the relationship between taxes and responsible citizenship. 	<p>Social Studies 5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect, and responsible participation. 5.C.7 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government, including voting and participation in the election process.</p> <p>Economics E.2.6 Demonstrate how government wage and price controls, such as rent controls and minimum wage laws, create shortages, and surpluses.</p> <p>Financial Literacy 8-3-5 Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.W.2 5.W.5 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p>na</p>

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<p>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>Social Studies 5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect, and responsible participation. 5.C.7 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government, including voting and participation in the election process.</p>		<p>ELA 5.RF.2 5.RC.1 5.RC.4 5.RC.6 5.RC.11 5.CC.1 5.CC.4</p>	na
<p>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <p>Discuss good character traits and how those traits help them at home, school, and nation.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	<p>Social Studies 5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect, and responsible participation. 5.C.7 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government, including voting and participation in the election process. 5.C.8 Use a variety of information resources to identify and evaluate contemporary issues that involve civic responsibility, individual rights, and the common good. Financial Literacy 8-3-5 Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life.</p>	<p>Employability 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.11 5.CC.1 5.CC.4</p>	na

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<p>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	<p>Social Studies</p> <p>5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect, and responsible participation.</p> <p>5.C.7 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government, including voting and participation in the election process.</p> <p>5.C.8 Use a variety of information resources to identify and evaluate contemporary issues that involve civic responsibility, individual rights, and the common good.</p>	<p>NA</p>	<p>ELA</p> <p>5.CC.1 5.CC.4</p>	<p>NA</p>
<p>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</p> <p>Play an online game in which you explore your rights guaranteed by the U.S. Constitution.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>Social Studies</p> <p>5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect, and responsible participation.</p> <p>5.C.8 Use a variety of information resources to identify and evaluate contemporary issues that involve civic responsibility, individual rights, and the common good.</p>	<p>Employability Skills</p> <p>3-5.SE.3 Engage in cooperative game play</p>	<p>ELA</p> <p>5.CC.1 5.CC.4</p>	<p>NA</p>
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>Students identify and appreciate their role as citizens within different types of communities, including family, school, and town or city.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. Describe how the government 	<p>Economics</p> <p>E.1.10 Diagram and explain the circular flow of a market economy.</p> <p>E.2.6 Demonstrate how government wage and price controls, such as rent controls and minimum wage laws, create shortages, and surpluses.</p>	<p>Employability Skills</p> <p>3-5.IS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.6: Attend to precision.</p>

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<p>impacts the circular flow.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary 				
<p>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</p> <p>Walk through the circular flow of an economy by exchanging goods and services, resources, and money</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>Economics E.1.10 Diagram and explain the circular flow of a market economy</p>	<p>Employability Skills 3-5.SE.3 Engage in cooperative game play.</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.1 PS.5 PS.6</p> <p>Math 5.CA.10</p>
<p>Unit 2: Session 2: (Optional) Application 2: My Business</p> <p>Create a business and determine what to sell and what resources are needed.</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>Economics E.1.10 Diagram and explain the circular flow of a market economy.</p>	<p>Employability Skills 3-5.WE.5 Demonstrate perseverance to complete tasks and activities. 3-5.WE.6 Begin to take steps to organize and prioritize tasks.</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.8 5.RC.11 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.3 5.CC.4 5.CC.5</p>	<p>Mathematics Process Standards PS.1 PS.5 PS.6</p>
<p>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>Economics E.1.10 Diagram and explain the circular flow of a market economy. E.2.6 Demonstrate how government wage and price controls, such as rent controls and minimum wage laws, create shortages, and surpluses.</p>	<p>Employability 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.1 PS.5 PS.6</p>

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<p>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>Economics E.2.6 Demonstrate how government wage and price controls, such as rent controls and minimum wage laws, create shortages, and surpluses.</p>	<p>Employability 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.1.</p>
<p>Unit 2: Session 3: Free Enterprise</p> <p>This lesson enables students to experience the free enterprise system by working together in teams to make a prototype product with a limited number of resources.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity and explain ways to resolve scarcity. Compare free enterprise with other types of economies. 	<p>PCCS PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p>Economics E.1.5 Define scarcity and explain how choices incur opportunity costs and trade-offs. E.1.7 Describe and compare the various economic systems (traditional, market, command, mixed); explain their strengths and weaknesses</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.2 5.CC.4 5.CC.5</p>	<p>Mathematics Process Standards PS.1: Make sense of problems and persevere in solving them. PS.3: Construct viable arguments and critique the reasoning of others. PS.6: Attend to precision.</p>
<p>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms?</p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. 	<p>Economics E.1.7 Describe and compare the various economic systems (traditional, market, command, mixed); explain their strengths and weaknesses. E.1.10 Diagram and explain the circular flow of a market economy.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.6: Attend to precision.</p>

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<p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. 	<p>Economics</p> <p>E.1.7 Describe and compare the various economic systems (traditional, market, command, mixed); explain their strengths and weaknesses.</p>	<p>Employability Skills</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.WE.6 Begin to take steps to organize and prioritize tasks.</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.3 5.CC.4 5.CC.5</p>	<p>NA</p>
<p>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <ul style="list-style-type: none"> Define scarcity, and explain ways to resolve scarcity. 	<p>Economics</p> <p>E.1.5 Define scarcity and explain how choices incur opportunity costs and trade-offs.</p> <p>PCCS</p> <p>PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p>	<p>Employability Skills</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p> <p>3-5.SE.2 Continue to try to understand how the other students might think, feel, and/or respond.</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>NA</p>
<p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate different economic systems 	<p>Economics</p> <p>E.2.6 Demonstrate how government wage and price controls, such as rent controls and minimum wage laws, create shortages, and surpluses.</p>	<p>Employability Skills</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.3 5.CC.4 5.CC.5</p>	<p>NA</p>

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<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students complete a brief activity to understand the difference between public and private property, and then they hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain 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. • State examples of philanthropy. • Identify or explain why philanthropy is important in a community. 	<p>Social Studies 5.C.8 Use a variety of information resources to identify and evaluate contemporary issues that involve civic responsibility, individual rights, and the common good.</p> <p>Economics E.1.8 Describe how clearly defined and enforced property rights are essential to a market economy</p> <p>Financial Literacy 8-3-5 Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life. 8-3.5.1 Determine how charitable giving can fit into a personal budget and appropriate percentages for giving.</p>	<p>Employability Skills 3-5.WE.3 Apply understanding of independence to complete tasks. 3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators. 3-5.LS.2 Communicate with others by applying a variety of speaking skills 3-5.LS.13 Utilize effective questioning and brainstorming techniques.</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.6 5.RC.7 5.RC.8 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.1: Make sense of problems and persevere in solving them PS.2: Reason abstractly and quantitatively. PS.6: Attend to precision.</p> <p>Math 5.CA.2 5.CA.4 5.CA.10</p>
<p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. 		<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills 3-5.LS.13 Utilize effective questioning and brainstorming techniques.</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.3 5.CC.4 5.CC.5</p>	<p>NA</p>

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<p>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <p>Calculate tax by multiplying with decimals.</p> <ul style="list-style-type: none"> Explain why people pay taxes 		<p>Employability Skills</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.LS.12 Complete activities and assignments by following directions closely.</p>	<p>ELA</p> <p>5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards</p> <p>PS.1</p> <p>PS.2</p> <p>PS.6</p> <p>Math</p> <p>5.CA.2 5.CA.4 5.CA.10</p>
<p>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>Social Studies</p> <p>5.C.8 Use a variety of information resources to identify and evaluate contemporary issues that involve civic responsibility, individual rights, and the common good.</p> <p>Financial Literacy</p> <p>8-3-5 Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life.</p> <p>8-3.5.1 Determine how charitable giving can fit into a personal budget and appropriate percentages for giving.</p>	<p>Employability Skills</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA</p> <p>9-10.RC.1 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>NA</p>

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<p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <p>Learn about foundations and how they help those in need.</p> <p>State examples of philanthropy.</p> <p>Identify or explain why philanthropy is important in a community.</p>	<p>Social Studies 5.C.8 Use a variety of information resources to identify and evaluate contemporary issues that involve civic responsibility, individual rights, and the common good.</p> <p>Financial Literacy 8-3-5 Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.SE.2 Continue to try to understand how the other students might think, feel, and/or respond.</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>NA</p>

Unit 3: Work and Career Readiness

<p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job applications.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers 	<p>Financial Literacy 8-2.1/12-2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p> <p>8-2.1.1 Explain how an individual's interests, knowledge, abilities, and career and job choices affect income.</p> <p>PCCS PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills</p> <p>PCC-2.1 Determine roles, functions, education, and training requirements of various career options within one or more career clusters and pathways</p> <p>PCC-2.2 Analyze career trends, options and opportunities for employment and</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.W.2 5.W.5 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p>NA</p>
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<p>Unit 3: Session 1: (Optional) Application 1: My Career Interests</p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning 	<p>Financial Literacy 8-2.1.1 Explain how an individual’s interests, knowledge, abilities, and career and job choices affect income.</p> <p>PCCS PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>NA</p>
<p>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</p> <p>Create a bar graph to discover how investing in one’s human capital can pay off in higher wages.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. Connect investment in human capital with wage potential. 	<p>Social Studies 5.E.4 Explain how education and training, specialization, and investment in capital resources increase productivity.</p> <p>Economics E.2.7 Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers’ productivity, the amount of human capital held by workers, collective bargaining, and discrimination.</p> <p>Financial Literacy 8-2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. 8-2.1.1 Explain how an individual’s interests, knowledge, abilities, and career and job choices affect income.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping</p> <p>PCCS PCC-2.2 Analyze career trends, options and opportunities for employment and entrepreneurial endeavors for selected career clusters and pathways</p> <p>PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.W.5 5.CC.1 5.CC.4 5.CC.5</p>	<p>Mathematics Process Standards PS.1 PS.3 PS.4 PS.6</p>

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<p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	<p>PCCS PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills</p>	<p>Employability Skills 3-5.LS.1 Communicate using different types of writing. 3-5.LS.2 Communicate with others by applying a variety of speaking skills 3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping</p>	<p>ELA 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p>NA</p>
<p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. 	<p>PCCS PCC-2.1 Determine roles, functions, education, and training requirements of various career options within one or more career clusters and pathways PCC-2.2 Analyze career trends, options and opportunities for employment and entrepreneurial endeavors for selected career clusters and pathways</p>		<p>ELA 5.CC.1 5.CC.4</p>	<p>NA</p>
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> Model appropriate business greetings. Demonstrate proper interview skills. Define resume, job interview, and applicant. Demonstrate appropriate workplace behaviors and soft skills. 	<p>Financial Literacy 8-2.1/12-2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. 8-2.1.1 Explain how an individual's interests, knowledge, abilities, and career and job choices affect income. PCCS PCC-7.1 Demonstrate knowledge, skills, and attitudes needed for seeking employment PCC-7.2 Demonstrate knowledge and skills needed for effective communication in school, life and career settings</p>	<p>Employability Skills 3-5.M.3 Apply and demonstrate self-confidence in a variety of settings. 3-5.WE.1 Apply understanding of positive self-motivated behaviors and understand necessary steps to avoid conflict. 3-5.WE.3 Apply understanding of independence to complete tasks. 3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators 3-5.WE.5 Demonstrate perseverance to complete tasks and activities 3-5.WE.6 Begin to take steps</p>	<p>ELA 5.CC.1 5.CC.2 5.CC.4 5.CC.5</p>	<p>na</p>

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	<p>PCC-7.3 Demonstrate understanding of employer and employee expectations</p> <p>PCC-7.5 Demonstrate standards of personal appearance, attire, grooming, and etiquette appropriate for specific school, life and career settings</p>	<p>to organize and prioritize tasks</p> <p>3-5.WE.7 Begin to understand coping strategies to deal with expected and unexpected change.</p> <p>3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations</p>		
<p>Unit 3: Session 2:(Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> • Model appropriate business greetings. • Contribute to group success by demonstrating appropriate workplace behaviors. • Demonstrate proper interview skills. • Define resume, job interview, and applicant. 	<p>Financial Literacy</p> <p>8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p> <p>8-1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>PCCS</p> <p>PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p> <p>PCC-7.1 Demonstrate knowledge, skills, and attitudes needed for seeking employment</p> <p>PCC-7.2 Demonstrate knowledge and skills needed for effective communication in school, life and career settings</p> <p>PCC-7.3 Demonstrate understanding of employer and employee expectations</p> <p>PCC-7.5 Demonstrate standards of personal appearance, attire, grooming, and etiquette appropriate for specific school, life and career settings</p>	<p>Employability Skills</p> <p>3-5.M.3 Apply and demonstrate self-confidence in a variety of settings.</p> <p>3-5.WE.1 Apply understanding of positive self-motivated behaviors</p> <p>3-5.WE.2 Use constructive strategies to resolve conflict</p> <p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators</p> <p>3-5.WE.7 Begin to understand coping strategies to deal with expected and unexpected change.</p> <p>3-5.WE.8 Consider consequences of actions on the wellbeing of self and others.</p> <p>3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations</p>	<p>ELA</p> <p>5.CC.1 5.CC.2 5.CC.4 5.CC.5</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics and Financial Literacy Standards PCCS	Employability Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<p>Unit 3: Session 2: (Optional) Application 2: Customer Service</p> <p>Explore skills needed for outstanding customer service.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>PCCS</p> <p>PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p> <p>PCC-7.3 Demonstrate understanding of employer and employee expectations</p> <p>PCC-7.4 Demonstrate standards of legal and ethical behavior in human, cultural, and societal issues related to technology and digital citizenship</p> <p>PCC-7.5 Demonstrate standards of personal appearance, attire, grooming, and etiquette appropriate for specific school, life and career settings</p>	<p>Employability Skills</p> <p>3-5.M.3 Apply and demonstrate self-confidence in a variety of settings.</p> <p>3-5.WE.1 Apply understanding of positive self-motivated behaviors and understand necessary steps to avoid conflict.</p> <p>3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations</p>	<p>ELA</p> <p>5.CC.1 5.CC.2 5.CC.4 5.CC.5</p>	<p>NA</p>
<p>Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot</p> <p>Work in teams to design and build a robot using geometric shapes.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>NA</p>	<p>Employability Skills</p> <p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities</p> <p>.8 Consider consequences of actions on the wellbeing of self and others.</p> <p>3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations</p>	<p>ELA</p> <p>5.CC.1 5.CC.2 5.CC.4 5.CC.5</p>	<p>Mathematics Process Standards</p> <p>PS.1 PS.4 PS.6</p> <p>Math</p> <p>8.NS.4 8.AF.2 8.AF.6 8.GM.1 8.GM.2</p>

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<p>Unit 3: Session 2: Optional) Extension 2: Soft Skills</p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>Social Studies 5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect, and responsible participation.</p> <p>Financial Literacy 8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility. 8-1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>PCCS PCC-7.3 Demonstrate understanding of employer and employee expectations</p>	<p>Employability Skills 3-5.M.3 Apply and demonstrate self-confidence in a variety of settings. 3-5.WE.1 Apply understanding of positive self-motivated behaviors and understand necessary steps to avoid conflict. 3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators 3-5.WE.5 Demonstrate perseverance to complete tasks and activities 3-5.WE.8 Consider consequences of actions on the wellbeing of self and others. 3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations</p>	<p>ELA 5.CC.1 5.CC.2 5.CC.4 5.CC.5</p>	<p>NA</p>
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. Identify the steps of the election process. 	<p>Social Studies 5.C.4 Describe the primary and general election process for local, state, and national offices, including those used to select congressional and presidential office holders. 5.C.7 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government, including voting and participation in the election process.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.CC.1 5.CC.2 5.CC.4 5.CC.5</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics and Financial Literacy Standards PCCS	Employability Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. 	<p>Social Studies 5.C.7 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government, including voting and participation in the election process</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.CC.1 5.CC.2 5.CC.4 5.CC.5</p>	<p>NA</p>
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>Social Studies 5.C.7 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government... 5.C.8 Use a variety of information resources to identify and evaluate contemporary issues that involve civic responsibility, individual rights, and the common good.</p>	<p>Employability 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>NA</p>
<p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights using a digital timeline.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>Social Studies 5.C.7 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government, including voting and participation in the election process</p>		<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>NA</p>
<p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <p>Discover games, tools, and supplements such as JA My Resume Builder to learn more about creating resumes and starting a business.</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan 		<p>Employability 3-5.SE.3 Engage in cooperative game play</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.W.2 5.W.4 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics and Financial Literacy Standards PCCS	Employability Standards	English Language Arts (ELA) Standards	Indiana Math Standards
Unit 4 Business Management				
<p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. 	<p><u>Employability Skills</u></p> <p>3-5.LS.11 Complete assignments, projects, and activities with some redirection from teachers, mentors, or supervisors.</p> <p>3-5.LS.12 Complete activities and assignments by following directions closely</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p>	<p><u>Financial Literacy</u></p> <p>8-3.1 Demonstrate ability to use money management skills and strategies</p>	<p><u>ELA</u></p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.W.5 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p><u>Mathematics Process Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively</p> <p>PS.6: Attend to precision.</p> <p><u>Math</u></p> <p>5.CA.2 5.CA.4</p>
<p>Unit 4: Session 1: (Optional)</p> <p>Application 1: Business Budget</p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	<p><u>Social Studies</u></p> <p>5.E.6 Explain the purpose and components of a personal budget, and compare factors that influence household saving and spending decisions in early United States history and today.</p> <p><u>Financial Literacy</u></p> <p>8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p> <p>8-1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>8-3.1.1 Explain basic budget categories, including income, taxes, planned savings, and fixed and variable expenses.</p>	<p><u>Employability Skills</u></p> <p>3-5.LS.10 Identify a short-term goal and develop a plan of action</p>	<p><u>ELA</u></p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p><u>Mathematics Process Standards</u></p> <p>PS.1 PS.2 PS.6</p> <p><u>Math</u></p> <p>5.CA.2 5.CA.4 5.DA.1</p>

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Unit Description and Learning Objectives	Social Studies, Economics and Financial Literacy Standards PCCS	Employability Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 		<p>Employability Skills</p> <p>3-5.LS.12 Complete activities and assignments by following directions closely</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p> <p>3-5.LS.13 Utilize effective questioning and brainstorming techniques.</p>	<p>ELA</p> <p>5.CC.1 5.CC.4</p>	<p>NA</p>
<p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	<p>Social Studies</p> <p>5.E.6 Explain the purpose and components of a personal budget and compare factors that influence household saving and spending decisions in early United States history and today.</p> <p>Financial Literacy</p> <p>8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p> <p>8-1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>8-3.1/12-3.1 Demonstrate ability to use money management skills and strategies.</p> <p>8-3.1.1 Explain basic budget categories, including income, taxes, planned savings, and fixed and variable expenses</p>	<p>Employability Skills</p> <p>3-5.LS.10 Identify a short-term goal and develop a plan of action</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards</p> <p>PS.6: Attend to precision.</p> <p>Math</p> <p>5.DA.1</p>
<p>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 		<p>Employability Skills</p> <p>3-5.LS.12 Complete activities and assignments by following directions closely</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics and Financial Literacy Standards PCCS	Employability Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Social Studies 5.E.5 Predict the effect of changes in supply and demand on price.</p> <p>Financial Literacy 8-3.1.2 Explain the relationship between spending practices and achieving financial goals.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.LS.12 Complete activities and assignments by following directions closely</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p> <p>3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations.</p>	<p>ELA 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.6: Attend to precision.</p> <p>Math 5.CA.2 5.CA.4</p>
<p>Unit 4: Session 2: Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Social Studies 5.E.5 Predict the effect of changes in supply and demand on price.</p> <p>Financial Literacy 8-3.1.2 Explain the relationship between spending practices and achieving financial goals.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.6: Attend to precision</p>
<p>Unit 4: Session 2: (Optional) Application 1: The Right Price</p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Social Studies 5.E.5 Predict the effect of changes in supply and demand on price.</p> <p>Financial Literacy 8-3.1.2 Explain the relationship between spending practices and achieving financial goals.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p> <p>3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations.</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.1 PS.6</p>

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<p>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</p> <p>Brainstorm business operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Social Studies 5.E.5 Predict the effect of changes in supply and demand on price.</p> <p>Financial Literacy 8-1.4 Make financial decisions by systematically considering alternatives and consequences. 8-3.1.2 Explain the relationship between spending practices and achieving financial goals.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills 3-5.LS.13 Utilize effective questioning and brainstorming techniques.</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards PS.1 PS.2 PS.3 PS.6</p>
<p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Conduct research to discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	<p>Financial Literacy 8-3.1.2 Explain the relationship between spending practices and achieving financial goals.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.3 5.CC.4</p>	<p>Mathematics Process Standards PS.3 PS.6</p>
<p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> Create a friendly letter using a template. 	<p>NA</p>	<p>Employability 3-5.LS.1 Communicate using different types of writing.</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.W.1 5.W.6 5.W.7</p>	<p>na</p>

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<p>Unit 4: Session 3: Visit Preparation</p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. Define advertising. Describe characteristics of effective advertising. Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>Financial Literacy</p> <p>8-3.4.1 Analyze how external factors, such as marketing and advertising techniques, influence spending decisions for different individuals.</p> <p>8-3.4.1 Analyze how external factors, such as marketing and advertising techniques, influence spending decisions</p> <p>PCCS</p> <p>PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p> <p>PCC-6.1 Flexibility and Adaptability</p> <p>PCC-6.2 Initiative and Self-Direction</p> <p>PCC-6.3 Social and Cross-Cultural Skills</p> <p>PCC-6.4 Productivity and Accountability</p> <p>PCC-6.5 Leadership and Responsibility</p>	<p>Employability Skills</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations.</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.4 5.CC.6 5.CC.7</p>	<p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.5: Use appropriate tools strategically.</p> <p>Math</p> <p>5.CA.10</p>
<p>Unit 4: Session 3: (Optional) Application 1: Business Ethics</p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	<p>Financial Literacy</p> <p>8-2.1.2 Summarize the financial risks and benefits of entrepreneurship as a career choice. entrepreneurship as a career choice</p> <p>12-2.1.2 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p> <p>8-3.4.1 Analyze how external factors, such as marketing and advertising techniques, influence spending decisions for different individuals.</p> <p>12-3.4.1 Evaluate impact of external factors on spending decisions.</p>	<p>Employability Skills</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations.</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4 5.CC.6 5.CC.7</p>	<p>NA</p>

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	<p>12-3.4.2 Apply knowledge of external factors to justify a consumer buying decision.</p> <p>PCCS PCC-2.2 Analyze career trends, options and opportunities for employment and entrepreneurial endeavors for selected career clusters and pathways</p>			
<p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	<p>Financial Literacy 8-3.4.1 Analyze how external factors, such as marketing and advertising techniques, influence spending decisions for different individuals.</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills 3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations.</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4 5.CC.6 5.CC.7</p>	<p>NA</p>
<p>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <ul style="list-style-type: none"> Identify the meaning of identity theft and learn how to prevent it. 	<p>Financial Literacy 12-1.2.2 Investigate current types of consumer fraud, including online scams.</p>	<p>Employability Skills 3-5.SE.3 Engage in cooperative game play</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>NA</p>

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<p>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	NA	<p>Employability Skills</p> <p>3-5.LS.1 Communicate using different types of writing.</p>	<p>ELA</p> <p>5.W.1 5.W.6 5.W.7 5.CC.1</p>	NA
Unit 5: The Visit				
<p>Unit 5: Activity: Schedule and Citizen Checklist</p> <p>Manage their personal finances and time.</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. 		<p>Employability Skills</p> <p>3-5.WE.6 Begin to take steps to organize and prioritize tasks.</p> <p>3-5.WE.7 Begin to understand coping strategies to deal with expected and unexpected change</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics</p> <p>Process Standards</p> <p>PS.5: Use appropriate tools strategically.</p>
<p>Unit 5: The Visit</p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Function in their job capacity at JA BizTown. Appreciate how careful completion of details ensures a more successful JA 	<p>Social Studies</p> <p>5.C.4 Describe the primary and general election process for local, state, and national offices, including those used to select congressional and presidential office holders.</p> <p>Financial Literacy</p> <p>8-1.4.4/12-1.4.1 Set measurable short-term and medium-term, and long-term financial goals.</p> <p>8-1.4.3/12-1.4.3 Apply systematic decision making to short-term, medium-term, and long-term goals.</p>	<p>Employability Skills</p> <p>3-5.WE.6 Begin to take steps to organize and prioritize tasks.</p> <p>3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping.</p> <p>3-5.LS.5 Develop an understanding that all work has dignity.</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics</p> <p>Process Standards</p> <p>PS.5: Use appropriate tools strategically.</p>

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<p>BizTown visit.</p> <ul style="list-style-type: none"> Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and job responsibilities. 	<p>PCCS PCC-1.3 Determine personal priorities and goals for life and career PCC-1.4 Determine learning style preferences and their application to lifelong learning PCC-4.3 Apply a decision-making process to identify short- and long-term life and career goals</p>			
<p>Unit 5: Activity: Bringing It Home</p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. Describe how citizens work within a quality business. Explain circular flow. 	<p>Economics E.1.10 Diagram and explain the circular flow of a market economy</p> <p>PCCS PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change PCC-5.3 Design a flexible career plan that incorporates life-long learning and career advancement options</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.4 5.CC.5</p>	<p>Mathematics Process Standards PS.6: Attend to precision.</p>
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	<p>PCCS PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p>	<p>Employability Skills 3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p>	<p>ELA 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics and Financial Literacy Standards PCCS	Employability Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<p>Unit 5: (Optional) Application 2: Biz Quiz</p> <p>Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience.</p> <ul style="list-style-type: none"> • Explain circular flow. • Describe how citizens use financial institutions. • Describe how citizens work within a quality business. 	<p>Economics E.1.10 Diagram and explain the circular flow of a market economy</p> <p>PCCS PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p>	<p>Employability Skills 3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.SE.3 Engage in cooperative game play</p>	<p>ELA 5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4 5.CC.5</p>	<p>Mathematics Process Standards PS.6: Attend to precision.</p>
<p>Unit 5: (Optional) Extension: Business Letter</p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> • Evaluate team performance at JA BizTown. • Describe how citizens work within a quality business. 	<p>PCCS PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p>	<p>Employability Skills 3-5.LS.1 Communicate using different types of writing.</p>	<p>ELA 5.W.1 5.W.6 5.W.7 5.CC.1</p>	<p>NA</p>

JA BizTown Adventures

Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Financial Literacy Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<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>PCCS</p> <p>PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills</p> <p>PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p>Employability Skills</p> <p>3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution</p>	<p>Financial Literacy</p> <p>8-3.1 Demonstrate ability to use money management skills and strategies</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.W.2 5.W.6 5.W.7 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively</p> <p>Math</p> <p>8.NS.4 5.CA.2 5.CA.4 5.DA.1</p>

JA BizTown Adventures

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<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><u>Social Studies</u> 5.E.5 Predict the effect of changes in supply and demand on price.</p> <p><u>PCCS</u> PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p><u>Employability Skills</u> 3-5.WE.5 Demonstrate perseverance to complete tasks and activities. 3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution</p>	<p><u>Financial Literacy</u> 8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p>	<p><u>ELA</u> 9-10.W.2 9-10.CC.1 9-10.CC.2 9-10.CC.7</p>	<p><u>Mathematics Process Standards</u> PS.1: Make sense of problems and persevere in solving them. PS.2: Reason abstractly and quantitatively.</p> <p><u>Math</u> 5.CA.2 5.CA.4 5.DA.1</p>

JA BizTown Adventures

Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Financial Literacy Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<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>PCCS</p> <p>PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills</p> <p>PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p>Employability Skills</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution</p>	<p>Financial Literacy</p> <p>8-3.4.1 Analyze how external factors, such as marketing and advertising techniques, influence spending decisions for different individuals.</p> <p>12-3.4.1 Evaluate impact of external factors on spending decisions.</p> <p>12-3.4.2 Apply knowledge of external factors to justify a consumer buying decision.</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4 5.CC.6 5.CC.7</p>	<p>Mathematics</p> <p>Process</p> <p>Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.6: Attend to precision.</p> <p>Math</p> <p>5.CA.2 5.CA.4 5.CA.4</p>

JA BizTown Adventures

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<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be led 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>PCCS</p> <p>PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills</p> <p>PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p> <p>PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p>PCC-6.1 Flexibility and Adaptability</p> <p>PCC-6.2 Initiative and Self-Direction</p> <p>PCC-6.3 Social and Cross-Cultural Skills</p> <p>PCC-6.4 Productivity and Accountability</p> <p>PCC-6.5 Leadership and Responsibility</p> <p>Employability Skills</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution</p>	<p>Financial Literacy</p> <p>8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p>	<p>ELA</p> <p>5.RF.2 5.RC.1 5.RC.7 5.RC.11 5.CC.1 5.CC.4</p>	<p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.6: Attend to precision.</p> <p>Math</p> <p>5.DA.1</p>

JA BizTown Adventures

Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Financial Literacy Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<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><u>Social Studies</u></p> <p>5.E.6 Explain the purpose and components of a personal budget, and compare factors that influence household saving and spending decisions in early United States history and today.</p> <p><u>PCCS</u></p> <p>PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p><u>Employability</u></p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution</p> <p>3-5.SE.1 Demonstrate an understanding of the impact of choices/actions</p>	<p><u>Economics</u></p> <p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy</p> <p>E.6.3 Explain the role financial institutions play among savers, borrowers, and investors.</p> <p><u>Financial Literacy</u></p> <p>8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p> <p>8-1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>8-3.1 Demonstrate ability to use money management skills and strategies</p> <p>8-3.6 Develop a personal financial plan.</p> <p>8-3.3 Analyze services of financial institutions.</p> <p>8-3.3.1 Compare the advantages and disadvantages of different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</p> <p>8-6.1 Explain how saving contributes to financial wellbeing.</p> <p>8-6.1.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals.</p>	<p><u>ELA</u></p> <p>5.RF.2</p> <p>5.RC.1</p> <p>5.RC.7</p> <p>5.RC.11</p> <p>5.W.2</p> <p>5.W.5</p> <p>5.W.6</p> <p>5.W.7</p> <p>5.CC.1</p> <p>5.CC.4</p>	<p><u>Mathematics Process Standards</u></p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>PS.5: Use appropriate tools strategically.</p> <p>PS.6: Attend to precision.</p> <p><u>Math</u></p> <p>5.CA.2</p> <p>5.CA.4</p> <p>5.CA.10</p> <p>5.DA.1</p>

JA BizTown Adventures

Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Financial Literacy Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<p>Improving the JA BizTown Community Adventure</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> • Make decisions based on their understanding of personal freedoms • Determine appropriate allocation of tax funds • Create policy based on public safety • Base voting decisions on candidate policies and promises. 	<p><u>Social Studies</u></p> <p>5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect, and responsible participation.</p> <p>5.C.7 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government, including voting and participation in the election process.</p> <p>5.C.8 Use a variety of information resources to identify and evaluate contemporary issues that involve civic responsibility, individual rights, and the common good.</p> <p><u>PCCS</u></p> <p>PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p><u>Employability</u></p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution</p>		<p><u>ELA</u></p> <p>5.RF.2</p> <p>5.RC.1</p> <p>5.RC.7</p> <p>5.RC.11</p> <p>5.W.2</p> <p>5.W.6</p> <p>5.W.7</p> <p>5.CC.1</p> <p>5.CC.4</p>	na

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Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Personal Financial Responsibility Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<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><u>Social Studies</u></p> <p>5.E.4 Explain how education and training, specialization, and investment in capital resources increase productivity.</p> <p><u>PCCS</u></p> <p>PCC-1.1 Assess personal, family and community standards, values and ethics</p> <p>PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills</p> <p>PCC-2.1 Determine roles, functions, education, and training requirements of various career options within one or more career clusters and pathways</p> <p>PCC-2.2 Analyze career trends, options and opportunities for employment and entrepreneurial endeavors for selected career clusters and pathways</p> <p>PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p> <p>PCC-3.1 Demonstrate understanding of postsecondary educational options</p> <p><u>Employability</u></p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.LS.4 Identify possible career choices and high school course selection using self-assessment (including an appraisal of strengths, interests, and values).</p> <p>6-8.LS.5 Understand how effective work habits and personal characteristics demonstrated in school transfer to occupational settings.</p>	<p><u>Financial Literacy</u></p> <p>4540.D2.1 Students analyze how education, income, career and life choices relate to achieving financial goals.</p> <p>4540.D2.2 Describe how personal factors, career choices, and economic conditions affect income.</p> <p>a. Analyze ways economic, social, cultural, educational, and political conditions can affect income and career potential.</p> <p>b. Analyze the financial risks and benefits of entrepreneurship as a career choice.</p> <p>4540.D2.3 Identify sources of personal income.</p> <p>a. Compare and contrast wage, gift, rent, interest, dividend, capital gain, tip, commission, and business profit as sources of personal income.</p> <p>b. Analyze the advantages and disadvantages of participation in government assistance programs.</p> <p>4540.D2.4 Explain how taxes and employee benefits relate to disposable income.</p>	<p><u>ELA</u></p> <p>9-10.RC.5</p> <p>9-10.W.5</p> <p>9-10.CC.7</p>	<p><u>Mathematics</u></p> <p><u>Process</u></p> <p><u>Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>PS.6: Attend to precision.</p> <p><u>Math</u></p> <p>8.NS.4</p> <p>8.AF.2</p> <p>8.AF.6</p>

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Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Personal Financial Responsibility Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<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><u>Employability</u></p> <p>6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations.</p> <p>6-8.LS.9 Complete assignments, projects, and activities with minimal to no redirection from teachers, mentors, or supervisors.</p> <p>6-8.LS.10 Take an active participation in the learning process.</p>	<p><u>Economics</u></p> <p>E.6.7 Compare and contrast different types of financial investments.</p> <p>8-3.6/12-3.6 Develop a personal financial plan.</p> <p>8-3.6.3 Create a plan to secure funding for a financial goal.</p> <p><u>Financial Literacy</u></p> <p>4540.D1.1 Students demonstrate management of individual and family finances by applying reliable information and systematic decision making.</p> <p>4540.D1.2 Demonstrate taking responsibility for personal financial decisions.</p> <p>a. Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</p> <p>4540.D3.4 Analyze services of financial institutions.</p> <p>a. Evaluate different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</p> <p>4540.D5.1 Students analyze the features of insurance, its role in balancing risk and benefit in financial planning.</p> <p>4540.D5.3 Examine the purposes, types, and costs associated with insurance.</p> <p>4540.D6.1 Students analyze saving and investing to build long-term financial security and wealth..</p> <p>4540.D6.2 Evaluate how saving contributes to financial wellbeing.</p> <p>a. Analyze effect of saving strategies, including "pay yourself first," payroll deduction, automatic savings options, and reflective spending practices on financial wellbeing.</p>	<p><u>ELA</u></p> <p>9-10.RC.5</p> <p>9-10.RC.9</p> <p>9-10.RC.12</p> <p>9-10.RC.13</p> <p>9-10.CC.1</p> <p>9-10.CC.2</p> <p>9-10.CC.7</p>	<p><u>Mathematics Process Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.6: Attend to precision.</p>

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Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Personal Financial Responsibility Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<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>PCCS</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.4 Understand failure as an opportunity for growth</p> <p>6-8.LS.1 Communicate information to audiences in a variety of formats (i.e., large and small group presentations, e-mail communication, interview setting, etc.)</p> <p>6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.</p> <p>6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations.</p> <p>6-8.LS.12 Use prediction and evaluation skills to develop potential solutions.</p>	<p>Financial Literacy</p> <p>4540.D4.2 Analyze the costs and benefits of using various types of credit such as student loans, home and automotive loans, and credit cards.</p> <p>a. Evaluate the cost of borrowing a set amount of money using various types of credit.</p> <p>b. Explain how grace periods, methods of calculating interest, and fees affect borrowing costs.</p> <p>c. Apply systematic decision making to identify the most cost-effective option for making a purchase.</p> <p>4540.D4.3 Analyze factors that influence establishing and maintaining a good credit rating.</p> <p>a. Analyze the effect of positive and negative credit reports on credit worthiness.</p> <p>b. Illustrate steps to overcome a negative credit report and improve a personal financial future.</p> <p>4540.D4.4 Analyze methods and benefits of avoiding or correcting credit and debt problems.</p> <p>a. Evaluate the effect of living beyond one’s financial resources.</p> <p>b. Analyze actions that a consumer can take to reduce or better manage excessive debt.</p>	<p>ELA</p> <p>9-10.RC.5</p> <p>9-10-RC.9</p> <p>9-10.CC.1</p> <p>9-10.CC.2</p> <p>9-10.CC.7</p>	<p>Mathematics Process Standards</p> <p>PS.6: Attend to precision.</p> <p>Math</p> <p>8.NS.4</p> <p>8.AF.2</p> <p>8.AF.6</p>

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Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Personal Financial Responsibility Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<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><u>Social Studies</u></p> <p>5.E.6 Explain the purpose and components of a personal budget and compare factors that influence household saving and spending decisions in early United States history and today.</p> <p><u>PCCS</u></p> <p>PCC-1.3 Determine personal priorities and goals for life and career</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p>PCC-4.3 Apply a decision-making process to identify short- and long-term life and career goals</p> <p><u>Employability Skills</u></p> <p>6-8.WE.5 Understand how to meet long-term goals by developing short term goals.</p> <p>6-8.WE.6 Apply knowledge, skills, and attitudes required to adjust to change, while continuing to achieve in school and activities.</p>	<p><u>Financial Literacy</u></p> <p>4540.D3.1 Students manage money effectively by developing financial goals and budgets.</p> <p>4540.D3.2 Develop a personal financial plan to demonstrate the ability to use money management skills and strategies.</p> <p>a. Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>b. Analyze and adjust budget categories to manage spending and achieve financial goals.</p> <p>d. Analyze a plan to secure funding for a financial goal (such as college, major consumer purchases, etc.).</p> <p>4540.D3.3 Develop a system for keeping and using financial records.</p> <p>a. Utilize a system to record income and spending for categories such as purchases, services, and taxes.</p> <p>b. Demonstrate recordkeeping that utilizes digital financial management systems.</p>	<p><u>ELA</u></p> <p>9-10.RC.5</p> <p>9-10-RC.9</p> <p>9-10.W.2</p> <p>9-10.CC.1</p> <p>9-10.CC.2</p> <p>9-10.CC.7</p>	<p><u>Mathematics Process Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.6: Attend to precision.</p> <p>PS.7: Look for and make use of structure.</p> <p><u>Math</u></p> <p>8.NS.4</p> <p>8.AF.2</p> <p>8.AF.6</p> <p>8.DSP.4</p>

JA Finance Park

Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Personal Financial Responsibility Standards	English Language Arts (ELA) Standards	Indiana Math Standards
<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><u>Social Studies</u> 5.E.6 Explain the purpose and components of a personal budget and compare factors that influence household saving and spending decisions in early United States history and today.</p> <p><u>PCCS</u> PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p><u>Employability Skills</u> 6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations. 6-8.LS.9 Complete assignments, projects, and activities with minimal to no redirection from teachers, mentors, or supervisors. 6-8.LS.10 Take an active participation in the learning process. 6-8.LS.11 Complete activities and assignments thoroughly and accurately. 6-8.LS.12 Use prediction and evaluation skills to develop potential solution</p>	<p><u>Economics</u> E.6.7 Compare and contrast different types of financial investments.</p> <p><u>Financial Literacy</u> 4540.D1.1 Students demonstrate management of individual and family finances by applying reliable information and systematic decision making. 4540.D1.2 Demonstrate taking responsibility for personal financial decisions. a. Explain how individuals demonstrate responsibility for financial well-being over a lifetime. b. Analyze ways financial responsibility is different for individuals with and without dependents. 4540.D1.3 Analyze financial information from a variety of reliable and questionable sources. a. Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency. 4540.D3.1 Students manage money effectively by developing financial goals and budgets. 4540.D3.2 Develop a personal financial plan to demonstrate the ability to use money management skills and strategies. a. Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses. b. Analyze and adjust budget categories to manage spending and achieve financial goals. d. Analyze a plan to secure funding for a financial goal (such as college, major consumer purchases, etc.).</p>	<p><u>ELA</u> 9-10.W.2 9-10.CC.1 9-10.CC.2 9-10.CC.3 9-10.CC.4 9-10.CC.7</p>	<p><u>Mathematics Process Standards</u> PS.1: Make sense of problems and persevere in solving them. PS.2: Reason abstractly and quantitatively. PS.6: Attend to precision.</p> <p><u>Math</u> 8.NS.4 8.AF.2 8.AF.6 8.DSP.4</p>

JA Finance Park PBL

Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Personal Financial Literacy Standards	Literacy in Social Studies/ Mathematics
<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><u>Social Studies</u></p> <p>5.E.4 Explain how education and training, specialization, and investment in capital resources increase productivity.</p> <p><u>PCCS</u></p> <p>PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills</p> <p>PCC-1.3 Determine personal priorities and goals for life and career</p> <p>PCC-2.1 Determine roles, functions, education, and training requirements of various career options within one or more career clusters and pathways</p> <p>PCC-2.2 Analyze career trends, options and opportunities for employment and entrepreneurial endeavors for selected career clusters and pathways</p> <p>PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p>PCC-4.3 Apply a decision-making process to identify short- and long-term life and career goals</p> <p><u>Employability Skills</u></p> <p>69-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration (field trips, jobsite tours, job shadows, mentors, etc.).</p>	<p><u>Economics</u></p> <p>E.2.7 Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers' productivity, the amount of human capital held by workers, collective bargaining, and discrimination.</p> <p><u>Financial Literacy</u></p> <p>4540.D2.1 Students analyze how education, income, career and life choices relate to achieving financial goals.</p> <p>4540.D2.2 Describe how personal factors, career choices, and economic conditions affect income.</p> <p>a. Analyze ways economic, social, cultural, educational, and political conditions can affect income and career potential.</p> <p>b. Analyze the financial risks and benefits of entrepreneurship as a career choice.</p> <p>4540.D2.3 Identify sources of personal income.</p> <p>a. Compare and contrast wage, gift, rent, interest, dividend, capital gain, tip, commission, and business profit as sources of personal income.</p> <p>b. Analyze the advantages and disadvantages of participation in government assistance programs.</p> <p>4540.D2.4 Explain how taxes and employee benefits relate to disposable income.</p>	<p><u>Literacy in SS</u></p> <p>9-10.LH.1.1: Read and comprehend history/social studies texts within a range of complexity appropriate for grades 9-10 independently and proficiently by the end of grade 10.</p> <p>9-10.LH.2.2: Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.</p> <p>9-10.LH.3.1: Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p> <p><u>Mathematics Process Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>PS.6: Attend to precision.</p> <p><u>Math</u></p> <p>8.NS.4 8.AF.2 8.AF.6</p>

JA Finance Park PBL

Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Personal Financial Literacy Standards	Literacy in Social Studies/ Mathematics
<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><u>Employability Skills</u></p> <p>9-10.M.2 Able to view feedback as data' that helps the learning process.</p> <p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>9-10.LS.2 Able to communicate knowledge and thinking through effective oral presentations. 9</p> <p>9-10.LS.3 Create presentation media for a variety of audiences.</p>	<p><u>Economics</u></p> <p>E.6.7 Compare and contrast different types of financial investments.</p> <p><u>Financial Literacy</u></p> <p>4540.D1.1 Students demonstrate management of individual and family finances by applying reliable information and systematic decision making.</p> <p>4540.D1.2 Demonstrate taking responsibility for personal financial decisions.</p> <p>4540.D3.4 Analyze services of financial institutions.</p> <p>a. Evaluate different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</p> <p>4540.D5.1 Students analyze the features of insurance, its role in balancing risk and benefit in financial planning.</p> <p>4540.D5.3 Examine the purposes, types, and costs associated with insurance.</p> <p>4540.D6.1 Students analyze saving and investing to build long-term financial security and wealth..</p> <p>4540.D6.2 Evaluate how saving contributes to financial wellbeing.</p> <p>a. Analyze effect of saving strategies, including "pay yourself first," payroll deduction, automatic savings options, and reflective spending practices on financial wellbeing.</p> <p>b. Compare the interest generated by simple and compound interest at various rates.</p>	<p><u>Literacy in SS</u></p> <p>9-10.LH.3.1: Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies</p> <p>9-10.LH.7.1: Conduct short as well as more sustained research assignments and tasks to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p><u>Mathematics Process Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.6: Attend to precision.</p>

JA Finance Park PBL

Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Personal Financial Literacy Standards	Literacy in Social Studies/ Mathematics
<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>PCCS</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p>Employability Skills</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.8 Participate in challenging learning activities and/or coursework related to career goals.</p> <p>9-10.LS.9 Complete activities and assignments thoroughly and accurately.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10.LS.11 Able to combine concepts in different ways to create new ideas and innovative solutions.</p> <p>9-10.SE.1 Develop an awareness of personal safety skills and the consequences of irresponsible behavior.</p> <p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p>	<p>Financial Literacy</p> <p>4540.D4.2 Analyze the costs and benefits of using various types of credit such as student loans, home and automotive loans, and credit cards.</p> <p>a. Evaluate the cost of borrowing a set amount of money using various types of credit.</p> <p>b. Explain how grace periods, methods of calculating interest, and fees affect borrowing costs.</p> <p>c. Apply systematic decision making to identify the most cost-effective option for making a purchase.</p> <p>4540.D4.3 Analyze factors that influence establishing and maintaining a good credit rating.</p> <p>a. Analyze the effect of positive and negative credit reports on credit worthiness.</p> <p>b. Illustrate steps to overcome a negative credit report and improve a personal financial future.</p> <p>4540.D4.4 Analyze methods and benefits of avoiding or correcting credit and debt problems.</p> <p>a. Evaluate the effect of living beyond one’s financial resources.</p> <p>b. Analyze actions that a consumer can take to reduce or better manage excessive debt.</p>	<p>Literacy in SS</p> <p>9-10.LH.3.3: Compare the perspectives of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.</p> <p>9-10.LH.4.1: Integrate quantitative or technical analysis (Examples: charts, research data) with qualitative analysis in print or digital text.</p> <p>9-10.LH.7.1: Conduct short as well as more sustained research assignments and tasks to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>Mathematics Process Standards</p> <p>PS.6: Attend to precision.</p>

JA Finance Park PBL

Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Personal Financial Literacy Standards	Literacy in Social Studies/ Mathematics
<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>Social Studies</p> <p>5.E.6 Explain the purpose and components of a personal budget and compare factors that influence household saving and spending decisions in early United States history and today.</p> <p>PCCS</p> <p>PCC-1.3 Determine personal priorities and goals for life and career</p> <p>PCC-4.3 Apply a decision-making process to identify short- and long-term life and career goals</p> <p>Employability Skills</p> <p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.M.2 Able to view feedback as data' that helps the learning process</p> <p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p>	<p>Financial Literacy</p> <p>4540.D3.1 Students manage money effectively by developing financial goals and budgets.</p> <p>4540.D3.2 Develop a personal financial plan to demonstrate the ability to use money management skills and strategies.</p> <p>a. Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>b. Analyze and adjust budget categories to manage spending and achieve financial goals.</p> <p>d. Analyze a plan to secure funding for a financial goal (such as college, major consumer purchases, etc.).</p> <p>4540.D3.3 Develop a system for keeping and using financial records.</p> <p>a. Utilize a system to record income and spending for categories such as purchases, services, and taxes.</p> <p>b. Demonstrate recordkeeping that utilizes digital financial management systems.</p>	<p>Literacy in SS</p> <p>9-10.LH.4.1: Integrate quantitative or technical analysis (Examples: charts, research data) with qualitative analysis in print or digital text.</p> <p>9-10.LH.6.1: Plan and develop; draft; revise using appropriate reference materials; rewrite; try a new approach, focusing on addressing what is most significant for a specific purpose and audience; and edit to produce and strengthen writing that is clear and coherent.</p> <p>9-10.LH.6.2: Use technology to produce, publish, and update individual or shared writing products, taking advantage of technology's capacity to link to other information and to display information flexibly and dynamically.</p> <p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>PS.5: Use appropriate tools strategically.</p> <p>PS.6: Attend to precision.</p> <p>Math</p> <p>8.NS.4 8.AF.2 8.AF.6 8.DSP.4</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They</p>	<p>Social Studies</p> <p>5.E.6 Explain the purpose and components of a personal budget and compare factors that influence household saving and spending decisions in early United States</p>	<p>Economics</p> <p>E.6.7 Compare and contrast different types of financial investments.</p> <p>Financial Literacy</p>	<p>Literacy in SS</p> <p>9-10.LH.2.3: Analyze in detail a series of events described in a text; determine whether earlier events caused later ones</p>

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Unit Description and Learning Objectives	Social Studies, PCCS and Employability Standards	Economics and Personal Financial Literacy Standards	Literacy in Social Studies/ Mathematics
<p>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>history and today.</p> <p>PCCS PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p>Employability Skills</p> <p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.M.2 Able to view feedback as data' that helps the learning process</p> <p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p>	<p>4540.D1.1 Students demonstrate management of individual and family finances by applying reliable information and systematic decision making.</p> <p>4540.D1.2 Demonstrate taking responsibility for personal financial decisions.</p> <p>a. Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</p> <p>b. Analyze ways financial responsibility is different for individuals with and without dependents.</p> <p>4540.D1.3 Analyze financial information from a variety of reliable and questionable sources.</p> <p>a. Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency.</p> <p>4540.D3.1 Students manage money effectively by developing financial goals and budgets.</p> <p>4540.D3.2 Develop a personal financial plan to demonstrate the ability to use money management skills and strategies.</p> <p>a. Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>b. Analyze and adjust budget categories to manage spending and achieve financial goals.</p> <p>d. Analyze a plan to secure funding for a financial goal</p> <p>8-6.3.1 Compare the investment potential of investment options such as stocks, bonds certificates of deposit, and savings accounts</p>	<p>or simply preceded them.</p> <p>9-10.LH.4.1: Integrate quantitative or technical analysis (Examples: charts, research data) with qualitative analysis in print or digital text.</p> <p>9-10.LH.6.1: Plan and develop; draft; revise using appropriate reference materials; rewrite; try a new approach, focusing on addressing what is most significant for a specific purpose and audience; and edit to produce and strengthen writing that is clear and coherent.</p> <p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>PS.5: Use appropriate tools strategically.</p> <p>PS.6: Attend to precision.</p> <p>Math</p> <p>8.NS.4</p> <p>8.AF.2</p> <p>8.AF.6</p> <p>8.DSP.4</p>

JA Finance Park Advanced and Extension Activities

Unit Description and Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	Literacy in Social Studies, ELA and Math Standards
<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>PCCS</p> <p>PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills</p> <p>PCC-2.1 Determine roles, functions, education, and training requirements of various career options within one or more career clusters and pathways</p> <p>PCC-2.2 Analyze career trends, options and opportunities for employment and entrepreneurial endeavors for selected career clusters and pathways</p> <p>PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p> <p>PCC-2.4 Use appropriate technology and resources to research and organize information about careers</p> <p>Employability Skills</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p> <p>11-12.LS.7 Understand the importance of networking for enhancing achievement of education and career goals.</p> <p>11-12.LS.11 Participate in coursework, activities, jobs, and diverse experiences that directly contribute to attainment of career goals.</p> <p>11-12.LS.12 Complete activities and assignments thoroughly and accurately</p>	<p>Financial Literacy</p> <p>4540.D2.2</p> <p>Describe how personal factors, career choices, and economic conditions affect income.</p> <p>a. Analyze ways economic, social, cultural, educational, and political conditions can affect income and career potential.</p>	<p>Literacy in SS</p> <p>9-10.LH.3.1: Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p> <p>9-10.LH.7.1: Conduct short as well as more sustained research assignments and tasks to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>9-10.LH.7.3: Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>ELA</p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2 9-10.W.5 9-10.CC.1 9-10.CC.2 9-10.CC.5 9-10.CC.6 9-10.CC.7</p>

JA Finance Park Advanced and Extension Activities

Unit Description and Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	Literacy in Social Studies, ELA and Math Standards
<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><u>Employability Skills</u></p> <p>11-12.LS.12 Complete activities and assignments thoroughly and accurately</p>	<p><u>Financial Literacy</u></p> <p>4540.D2.4</p> <p>Explain how taxes and employee benefits relate to disposable income.</p>	<p><u>Literacy in SS</u></p> <p>9-10.LH.1.1: Read and comprehend history/social studies texts within a range of complexity appropriate for grades 9-10 independently and proficiently by the end of grade 10.</p> <p>9-10.LH.4.1: Integrate quantitative or technical analysis (Examples: charts, research data) with qualitative analysis in print or digital text.</p> <p><u>ELA</u></p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2 9-10.CC.1 9-10.CC.2 9-10.CC.5 9-10.CC.7</p> <p><u>Mathematics Process Standards</u></p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>PS.6: Attend to precision.</p> <p><u>Math</u></p> <p>8.NS.4 8.AF.2 8.AF.6</p>
<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</p>	<p><u>Social Studies</u></p> <p>5.E.4 Explain how education and training, specialization, and investment in capital resources increase productivity.</p> <p><u>PCCS</u></p> <p>PCC-2.1 Determine roles, functions, education, and training requirements of</p>	<p><u>Economics</u></p> <p>E.2.7 Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers' productivity, the amount of human capital held by</p>	<p><u>Literacy in SS</u></p> <p>9-10.LH.3.1: Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p>

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Unit Description and Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	Literacy in Social Studies, ELA and Math Standards
<p>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. Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>various career options within one or more career clusters and pathways</p> <p>PCC-2.2 Analyze career trends, options and opportunities for employment and entrepreneurial endeavors for selected career clusters and pathways</p> <p>PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p> <p>PCC-3.1 Demonstrate understanding of postsecondary educational options including technical certificate programs, apprenticeship, military and two- and four-year college programs</p> <p>PCC-5.2 Apply decision-making processes to making a planning for postsecondary education and career</p> <p>Employability Skills</p> <p>11-12.LS.8 Demonstrate skills in revising and extending career plans to meet postsecondary goals.</p> <p>11-12.LS.9 Develop skills to assess career goals in terms of work conditions, benefits, and opportunities for advancement.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data</p>	<p>workers, collective bargaining, and discrimination.</p> <p>Financial Literacy 4540.D1.6 Demonstrate communication strategies for discussing financial issues.</p> <p>4540.D2.1 Students analyze how education, income, career and life choices relate to achieving financial goals.</p> <p>4540.D2.2 Describe how personal factors, career choices, and economic conditions affect income.</p> <p>a. Analyze ways economic, social, cultural, educational, and political conditions can affect income and career potential.</p>	<p>9-10.LH.4.1: Integrate quantitative or technical analysis (Examples: charts, research data) with qualitative analysis in print or digital text</p> <p>9-10.LH.7.1: Conduct short as well as more sustained research assignments and tasks to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>ELA</p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.W.2 9-10.CC.1 9-10.CC.7</p> <p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>PS.3: Construct viable arguments and critique the reasoning of others</p> <p>PS.6: Attend to precision.</p> <p>Math</p> <p>8.NS.4 8.AF.2 8.AF.6</p>

JA Finance Park Advanced and Extension Activities

Unit Description and Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	Literacy in Social Studies, ELA and Math Standards
<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>PCCS</p> <p>PCC-1.3 Determine personal priorities and goals for life and career</p> <p>PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p>PCC-4.3 Apply a decision-making process to identify short- and long-term life and career goals</p> <p>Employability Skills</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.</p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships, and consider the consequences of unethical decision-making</p>	<p>Financial Literacy</p> <p>4540.D1.1 Students demonstrate management of individual and family finances by applying reliable information and systematic decision making.8-</p> <p>4540.D1.2 Demonstrate taking responsibility for personal financial decisions. a. Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</p> <p>4540.D1.5 Make financial decisions by systematically considering alternatives and consequences. a. Set measurable short-term, medium-term, and long-term financial goals. b. Evaluate the results of financial decisions c. Apply systematic decision making to long-term goals.</p>	<p>Literacy in SS</p> <p>9-10.LH.7.1: Conduct short as well as more sustained research assignments and tasks to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>9-10.LH.7.3: Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>ELA</p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.2 9-10.CC.3 9-10.CC.4 9-10.CC.5 9-10.CC.6 9-10.CC.7</p> <p>Mathematics Process Standards</p> <p>PS.6: Attend to precision.</p> <p>PS.3: Construct viable arguments and critique the reasoning of others.</p>

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Unit Description and Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	Literacy in Social Studies, ELA and Math Standards
<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><u>Social Studies</u></p> <p>5.E.6 Explain the purpose and components of a personal budget and compare factors that influence household saving and spending decisions in early United States history and today.</p> <p><u>Employability Skills</u></p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p>	<p><u>Financial Literacy</u></p> <p>4540.D3.2</p> <p>Develop a personal financial plan to demonstrate the ability to use money management skills and strategies.</p> <p>a. Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>b. Analyze and adjust budget categories to manage spending and achieve financial goals.</p> <p>c. Develop a personal financial plan that shows allocation of income, spending, saving, investing and sharing/giving over a year-long time span.</p> <p>d. Analyze a plan to secure funding for a financial goal (such as college, major consumer purchases, etc.).</p>	<p><u>Literacy in SS</u></p> <p>9-10.LH.2.3: Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them</p> <p>9-10.LH.3.1: Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.</p> <p><u>ELA</u></p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2 9-10.CC.7</p> <p><u>Mathematics Process Standards</u></p> <p>PS.6: Attend to precision.</p> <p>PS.3: Construct viable arguments and critique the reasoning of others.</p> <p><u>Math</u></p> <p>8.NS.4 8.AF.2 8.AF.6 8.DSP.4</p>

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Unit Description and Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	Literacy in Social Studies, ELA and Math Standards
<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><u>Employability Skills</u></p> <p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>9-10.LS.2 Able to communicate knowledge and thinking through effective oral presentations</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.</p>	<p><u>Financial Literacy</u></p> <p>4540.D5.1 Students analyze the features of insurance, its role in balancing risk and benefit in financial planning.</p> <p>4540.D5.2 Examine various types of financial risk and risk management strategies.</p> <p>a. Describe ways people can manage risk through avoidance, reduction, retention, assumption, and transfer of risk.</p> <p>4540.D5.3 Examine the purposes, types, and costs associated with insurance.</p> <p>a. Analyze the types and amounts of coverage, and features needed, for various stages of life for health, property, life, disability, and liability insurance.</p> <p>b. Analyze factors that can reduce or increase the amount and type of insurance coverage needed.</p> <p>c. Analyze factors that affect cost of insurance for various types of insurance.</p>	<p><u>Literacy in SS</u></p> <p>9-10.LH.7.1: Conduct short as well as more sustained research assignments and tasks to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>9-10.LH.7.3: Draw evidence from informational texts to support analysis, reflection, and research.</p> <p><u>ELA</u></p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2 9-10.CC.1 9-10.CC.7</p> <p><u>Mathematics Process Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize different investment 	<p><u>Employability Skills</u></p> <p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience,</p>	<p><u>Economics</u></p> <p>E.6.7 Compare and contrast different types of financial investments.</p> <p><u>Financial Literacy</u></p> <p>4540.D6.1 Students analyze saving and investing to build long-term financial security and wealth.</p>	<p><u>Literacy in SS</u></p> <p>9-10.LH.6.2: Use technology to produce, publish, and update individual or shared writing products, taking advantage of technology’s capacity to link to other information and to display information flexibly and</p>

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Unit Description and Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	Literacy in Social Studies, ELA and Math Standards
<p>options.</p> <ul style="list-style-type: none"> • Compare the benefits and risks of various investment options. • Create a diversified investment portfolio that maximizes profit 	<p>diverse perspectives, and data.</p> <p>11-12.LS.12 Complete activities and assignments thoroughly and accurately</p> <p>11-12.LS.12 Complete activities and assignments thoroughly and accurately</p>	<p>4540.D6.3 Apply strategies for creating wealth and building assets.</p> <p>a. Compare various investing strategies for their potential to build wealth.</p> <p>b. Analyze investment possibilities utilizing the principles of time value of money and opportunity costs.</p> <p>c. Calculate the end value of lump sum and periodic investments.</p> <p>4540.D6.4 Compare saving and investment alternatives.</p> <p>a. Analyze the characteristics (such as earnings, risks, liquidity) and benefits of various saving and investment options in the current economy.</p> <p>b. Analyze investment alternatives utilizing principles of inflation and other economic factors.</p>	<p>dynamically.</p> <p>9-10.LH.7.1: Conduct short as well as more sustained research assignments and tasks to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>9-10.LH.7.3: Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>ELA</p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2 9-10.CC.1 9-10.CC.7</p> <p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>PS.5: Use appropriate tools strategically.</p> <p>PS.8: Look for and express regularity in repeated reasoning.</p> <p>Math</p> <p>8.NS.4 8.AF.2 8.AF.6</p>

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Unit Description and Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	Literacy in Social Studies, ELA and Math Standards
<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>PCCS</p> <p>PCC-1.3 Determine personal priorities and goals for life and career</p> <p>PCC-4.3 Apply a decision-making process to identify short- and long-term life and career goals</p> <p>Employability Skills</p> <p>11-12.M.2 Demonstrate ability to find alternate strategies to overcome barriers and mistakes when completing projects or activities.</p> <p>11-12.M.3 Demonstrate confidence by taking risks to introduce new ideas or processes for work.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences. 11-12.WE.2 Complete tasks or activities with no prompting and minimal guidance.</p> <p>11-12.WE.4 Demonstrate perseverance through work-, service-, or project-based learning experiences.</p> <p>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships, and consider the consequences of unethical decision-making.</p> <p>11-12.WE.8 Show professionalism by meeting expectations of promptness, attendance, being prepared, completing tasks, following policies, rules and regulations, and taking responsibility for creating a safe, positive work environment.</p>	<p>Financial Literacy</p> <p>4540.D1.5</p> <p>Make financial decisions by systematically considering alternatives and consequences.</p> <p>a. Set measurable short-term, medium-term, and long-term financial goals.</p> <p>b. Evaluate the results of financial decisions</p> <p>c. Apply systematic decision making to long-term goals.</p> <p>4540.D3.2 Develop a personal financial plan to demonstrate the ability to use money management skills and strategies.</p> <p>a. Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>b. Analyze and adjust budget categories to manage spending and achieve financial goals.</p> <p>c. Develop a personal financial plan that shows allocation of income, spending, saving, investing and sharing/giving over a year-long time span.</p> <p>d. Analyze a plan to secure funding for a financial goal (such as college, major consumer purchases, etc.).</p>	<p>Literacy in SS</p> <p>9-10.LH.2.2: Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.</p> <p>9-10.LH.4.3: Analyze the relationships among primary and secondary sources on the same topic.</p> <p>ELA</p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2 9-10.CC.1 9-10.CC.7</p> <p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>Math</p> <p>8.NS.4 8.AF.2 8.AF.6</p>

JA Finance Park Advanced and Extension Activities

Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
Extension Activities 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>PCCS PCC-2.2 Analyze career trends, options and opportunities for employment and entrepreneurial endeavors for selected career clusters and pathways</p>	<p>Financial Literacy 4540.D2.2 b. Analyze the financial risks and benefits of entrepreneurship as a career choice.</p>	<p>ELA 9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2</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>PCCS PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p>	<p>Financial Literacy 4540.D2.1 Students analyze how education, income, career and life choices relate to achieving financial goals.</p>	<p>ELA 9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2 9-10.CC.1 9-10.CC.7</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>PCCS</p> <p>PCC-1.1 Assess personal, family and community standards, values and ethics</p> <p>PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p>PCC-7.2 Demonstrate knowledge and skills needed for effective communication in school, life and career settings</p> <p>PCC-7.3 Demonstrate understanding of employer and employee expectations</p> <p>PCC-7.5 Demonstrate standards of personal appearance, attire, grooming, and etiquette appropriate for specific school, life and career settings</p> <p>Employability Skills</p> <p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.SE.1 Develop an awareness of personal safety skills and the consequences of irresponsible behavior.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p>	<p>Financial Literacy</p> <p>4540.D2.2</p> <p>Describe how personal factors, career choices, and economic conditions affect income.</p> <p>a. Analyze ways economic, social, cultural, educational, and political conditions can affect income and career potential.</p>	<p>ELA</p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2 9-10.CC.1 9-10.CC.7</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math 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><u>Employability Skills</u></p> <p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>	<p><u>Financial Literacy</u> 4540.D2.4</p> <p>Explain how taxes and employee benefits relate to disposable income.</p>	<p><u>ELA</u></p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p> <p><u>Mathematics</u> <u>Process</u> <u>Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p><u>Math</u></p> <p>8.NS.4 8.AF.2 8.AF.6</p>
Extension Activities 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><u>Employability Skills</u></p> <p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>	<p><u>Financial Literacy</u></p> <p>4540.D2.2</p> <p>Describe how personal factors, career choices, and economic conditions affect income.</p> <p>4540.D3.4 c.</p> <p>Investigate and demonstrate ability to apply for financial assistance (such as FAFSA, 21st Century Scholars, scholarships, grants, and aid from colleges and universities) for postsecondary education.</p>	<p><u>ELA</u></p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p>

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<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><u>PCCS</u></p> <p>PCC-1.2 Analyze personal aptitudes, traits, interests, attitudes, and skills</p> <p>PCC-1.3 Determine personal priorities and goals for life and career</p> <p>PCC-4.1 Demonstrate skills for questioning and posing problems, thinking independently, and communicating decisions with clarity and precision</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p>PCC-4.3 Apply a decision-making process to identify short- and long-term life and career goals</p> <p>PCC-5.3 Design a flexible career plan that incorporates life-long learning and career advancement options</p> <p>PCC-5.4 Evaluate high school graduation plan, post-secondary plan and career plans in light of decisions about college and career pathways and options</p> <p><u>Employability Skills</u></p> <p>9-10.LS.4 Demonstrate how to conduct a job search utilizing current search engines.</p> <p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration (field trips, jobsite tours, job shadows, mentors, etc.).</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p>	<p><u>Financial Literacy</u></p> <p>4540.D2.1</p> <p>Students analyze how education, income, career and life choices relate to achieving financial goals.</p>	<p><u>ELA</u></p> <p>9-10.W.2 9-10.W.4 9-10.W.6 9-10.W.7 9-10.CC.1 9-10.CC.7</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Reflect on their current GPA and course selections in light of key factors that influence college admissions. • Calculate a possible GPA based on potential new courses. • List the positive steps they can take to be successful with potential new courses 	<p>PCCS</p> <p>PCC-5.2 Apply decision-making processes to making a planning for postsecondary education and career</p> <p>Employability Skills</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p>	<p>Financial Literacy</p> <p>4540.D1.2 Demonstrate taking responsibility for personal financial decisions.</p>	<p>ELA</p> <p>9-10.W.2 9-10.W.6 9-10.W.7 9-10.CC.1 9-10.CC.7</p> <p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>Math</p> <p>8.NS.4 8.AF.2 8.AF.6</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>Employability Skills</p> <p>11-12.LS.9 Develop skills to assess career goals in terms of work conditions, benefits, and opportunities for advancement.</p> <p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.</p>	<p>Financial Literacy</p> <p>4540.D1.3 Analyze financial information from a variety of reliable and questionable sources.</p> <p>a. Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency.</p>	<p>ELA</p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2 9-10.CC.1 9-10.CC.7</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math 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><u>Social Studies</u></p> <p>5.E.4 Explain how education and training, specialization, and investment in capital resources increase productivity.</p> <p><u>PCCS</u></p> <p>PCC-1.3 Determine personal priorities and goals for life and career</p> <p>PCC-2.1 Determine roles, functions, education, and training requirements of various career options within one or more career clusters and pathways</p> <p>PCC-2.3 Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p> <p>PCC-3.4 Demonstrate knowledge of the cost of postsecondary educational options and various financial aid options</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p>PCC-4.3 Apply a decision-making process to identify short- and long-term life and career goals</p> <p>PCC-5.2 Apply decision-making processes to making a planning for postsecondary education and career</p> <p><u>Employability Skills</u></p> <p>11-12.LS.13 Generate solutions critiqued with reason, logic, and inferences about alternatives.</p> <p>11-12.LS.14 Enhance creative thinking by integrating personal ideas from others.</p>	<p><u>Financial Literacy</u></p> <p>4540.D2.1 Students analyze how education, income, career and life choices relate to achieving financial goals..</p> <p>4540.D2.2 Describe how personal factors, career choices, and economic conditions affect income.</p> <p>a. Analyze ways economic, social, cultural, educational, and political conditions can affect income and career potential.</p>	<p><u>ELA</u></p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
Extension Activities 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>PCCS</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p>Employability Skills</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p>	<p>Economics</p> <p>E.2.2 Recognize that consumers ultimately determine what is produced in a market economy</p> <p>Financial Literacy</p> <p>4540.D3.5 Apply consumer skills to purchase decisions.</p> <p>a. Evaluate impact of external factors on spending decisions.</p> <p>b. Justify consumer buying decisions by evaluating external factors.</p> <p>c. Evaluate opportunity costs (such as owning versus renting a house, purchasing or leasing an auto).</p>	<p>ELA</p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p> <p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>Math</p> <p>8.NS.4 8.AF.2 8.AF.6</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
<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><u>Employability Skills</u></p> <p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance. 5. Perseverance Able to delay immediate gratification for long-term rewards; demonstrate endurance, and capacity to complete tasks.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>11-12.SE.1 Show responsibility by acting in a professional, culturally responsive, and ethical manner.</p> <p>11-12.LS.13 Generate solutions critiqued with reason, logic, and inferences about alternatives.</p>	<p><u>Financial Literacy</u></p> <p>4540.D1.5 Make financial decisions by systematically considering alternatives and consequences.</p> <p>a. Set measurable short-term, medium-term, and long-term financial goals.</p> <p>b. Evaluate the results of financial decisions</p> <p>c. Apply systematic decision making to long-term goals.</p>	<p><u>ELA</u></p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.W.2 9-10.CC.1 9-10.CC.7</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
<p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the effects of late or missed payments. Explain the effect of debts on a person's net worth. Distinguish between good use and misuse of credit cards. 	<p>PCCS</p> <p>PCC-4.2 Analyze choices, options and consequences of life and career decisions</p> <p>Employability Skills</p> <p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships</p>	<p>Financial Literacy</p> <p>8 4540.D1.1 Students demonstrate management of individual and family finances by applying reliable information and systematic decision making.</p> <p>4540.D1.2 Demonstrate taking responsibility for personal financial decisions.</p> <p>a. Explain how individuals demonstrate responsibility</p> <p>4540.D4.3 Analyze factors that influence establishing and maintaining a good credit rating.</p> <p>a. Analyze the effect of positive and negative credit reports on credit worthiness.</p> <p>4540.D4.4 Analyze methods and benefits of avoiding or correcting credit and debt problems.</p> <p>a. Evaluate the effect of living beyond one's financial resources.</p>	<p>ELA</p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
<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><u>Employability Skills</u></p> <p>9-10.SE.4 Begin to think critically about equity and social justice in a variety of environments and cultures.</p> <p>9-10.SE.5 Able to show care for people like them and people different from them.</p>	<p><u>Financial Literacy</u></p> <p>4540.D3.6</p> <p>Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life.</p> <p>a. Demonstrate budgeting financial and other resources to make contributions to a charitable organization.</p>	<p><u>ELA</u></p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p> <p><u>Mathematics Process Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.3: Construct viable arguments and critique the reasoning of others.</p> <p>PS.6: Attend to precision.</p> <p><u>Math</u></p> <p>8.NS.4 8.AF.2 8.AF.6</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math 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>PCCS</p> <p>PCC-1.3 Determine personal priorities and goals for life and career</p> <p>PCC-4.3 Apply a decision-making process to identify short- and long-term life and career goals</p>	<p>Financial Literacy</p> <p>4540.D1.6 Demonstrate communication strategies for discussing financial issues.</p> <p>4540.D1.2 Demonstrate taking responsibility for personal financial decisions.</p> <p>a. Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</p> <p>b. Analyze ways financial responsibility is different</p>	<p>ELA</p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</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>Employability Skills</p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships and consider the consequences of unethical decision-making.</p>	<p>Financial Literacy</p> <p>4540.D2.4 Explain how taxes and employee benefits relate to disposable income.</p>	<p>ELA</p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p> <p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p>Math</p> <p>8.NS.4 8.AF.2 8.AF.6</p>

Extension Activities Theme Four: Planning and Money Management

JA Finance Park Advanced and Extension Activities

Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explore different payment types, and classify the pros and cons of using payment apps. • Identify potential security issues with using payment apps. • Analyze how to use a payment app to manage spending. 	<p><u>Employability Skills</u></p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships and consider the consequences of unethical decision-making.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p>	<p><u>Financial Literacy</u></p> <p>4540.D3.4 Analyze services of financial institutions.</p> <p>a. Evaluate different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</p> <p>b. Demonstrate skill in basic financial tasks (such as bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online</p>	<p><u>ELA</u></p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p> <p><u>Mathematics</u></p> <p><u>Process Standards</u></p> <p>PS.5: Use appropriate tools strategically.</p> <p><u>Math</u></p> <p>8.NS.4 8.AF.2 8.AF.6</p>

JA Finance Park Advanced and Extension Activities

Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
<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><u>Social Studies</u></p> <p>5.E.6 Explain the purpose and components of a personal budget, and compare factors that influence household saving and spending decisions in early United States history and today</p> <p><u>PCCS</u></p> <p>PCC-1.3 Determine personal priorities and goals for life and career</p> <p>PCC-4.3 Apply a decision-making process to identify short- and long-term life and career goals</p>	<p><u>Financial Literacy</u></p> <p>4540.D3.2</p> <p>Develop a personal financial plan to demonstrate the ability to use money management skills and strategies.</p> <p>a. Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>b. Analyze and adjust budget categories to manage spending and achieve financial goals.</p> <p>c. Develop a personal financial plan that shows allocation of income, spending, saving, investing and sharing/giving over a year-long time span.</p> <p>d. Analyze a plan to secure funding for a financial goal (such as college, major consumer purchases, etc.).</p>	<p><u>ELA</u></p> <p>9-10.W.2 9-10.W.6 9-10.W.7 9-10.CC.1 9-10.CC.7</p> <p><u>Mathematics Process Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.5: Use appropriate tools strategically.</p> <p><u>Math</u></p> <p>8.NS.4 8.AF.2 8.AF.6 8.DSP.4</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
<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>Social Studies</p> <p>5.E.6 Explain the purpose and components of a personal budget, and compare factors that influence household saving and spending decisions in early United States history and today</p>	<p>Financial Literacy</p> <p>4540.D3.2 Develop a personal financial plan to demonstrate the ability to use money management skills and strategies.</p> <p>a. Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>b. Analyze and adjust budget categories to manage spending and achieve financial goals.</p> <p>c. Develop a personal financial plan that shows allocation of income, spending, saving, investing and sharing/giving over a year-long time span.</p> <p>d. Analyze a plan to secure funding for a financial goals.</p> <p>4540.D6.2 Evaluate how saving contributes to financial wellbeing.</p> <p>a. Analyze effect of saving strategies, including "pay yourself first," payroll deduction, automatic savings options, and reflective spending practices on financial wellbeing.</p>	<p>ELA</p> <p>9-10.W.2 9-10.CC.1 9-10.CC.7</p> <p>Mathematics Process Standards</p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.6: Attend to precision.</p> <p>Math</p> <p>8.NS.4 8.AF.2 8.AF.6 8.DSP.4</p>

JA Finance Park Advanced and Extension Activities

Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
Extension Activities 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><u>Employability Skills</u></p> <p>11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships and consider the consequences of unethical decision-making.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results</p>	<p><u>Financial Literacy</u></p> <p>4540.D5.1 Students analyze the features of insurance, its role in balancing risk and benefit in financial planning.</p> <p>4540.D5.3 Examine the purposes, types, and costs associated with insurance.</p> <p>a. Analyze the types and amounts of coverage, and features needed, for various stages of life for health, property, life, disability, and liability insurance.</p> <p>b. Analyze factors that can reduce or increase the amount and type of insurance coverage needed.</p> <p>c. Analyze factors that affect cost of insurance for various types of insurance.</p>	<p><u>ELA</u></p> <p>9-10.RC.5 9-10.RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p>

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
<p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain the expenses associated with taking out a mortgage. • Differentiate among different types of mortgages. 	<p><u>Employability Skills</u></p> <p>9-10.LS.9 Complete activities and assignments thoroughly and accurately.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p>	<p><u>Financial Literacy</u> 4540.D3.5</p> <p>Apply consumer skills to purchase decisions.</p> <p>a. Evaluate impact of external factors (such as marketing, advertising and the economy) on spending decisions.</p> <p>b. Justify consumer buying decisions by evaluating external factors.</p> <p>c. Evaluate opportunity costs (such as owning versus renting a house, purchasing or leasing an auto).</p>	<p><u>ELA</u></p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p> <p><u>Mathematics Process Standards</u></p> <p>PS.1: Make sense of problems and persevere in solving them.</p> <p>PS.2: Reason abstractly and quantitatively.</p> <p><u>Math</u></p> <p>8.NS.4 8.AF.2 8.AF.6</p>

Extension Activities Theme 6: Investing

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Extension Details	Learning Objectives	Social Studies, PCCS, and Employability Standards	Economics and Personal Financial Responsibility Standards	ELA and Math Standards
<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><u>Employability Skills</u></p> <p>9-10.LS.9 Complete activities and assignments thoroughly and accurately.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p>	<p><u>Economics</u></p> <p>E.6.7 Compare and contrast different types of financial investments.</p> <p><u>Financial Literacy</u></p> <p>4540.D6.3</p> <p>Apply strategies for creating wealth and building assets.</p> <p>a. Compare various investing strategies for their potential to build wealth.</p> <p>b. Analyze investment possibilities utilizing the principles of time value of money and opportunity costs.</p> <p>c. Calculate the end value of lump sum and periodic investments.</p>	<p><u>ELA</u></p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p>
<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><u>Employability Skills</u></p> <p>9-10.LS.9 Complete activities and assignments thoroughly and accurately.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p>	<p><u>Economics</u></p> <p>E.6.7 Compare and contrast different types of financial investments.</p> <p><u>Financial Literacy</u></p> <p>4540.D6.1</p> <p>Students analyze saving and investing to build long-term financial security and wealth.</p>	<p><u>ELA</u></p> <p>9-10.RC.5 9-10-RC.9 9-10.RC.10 9-10.RC.12 9-10.RC.13 9-10.CC.1 9-10.CC.7</p>