

# A Correlation: Wisconsin Academic Standards and Junior Achievement Capstone Programs



Updated May 2024

[Wisconsin Social Studies 2018](#)

[Wisconsin NEW Career Readiness Standards](#)

[Personal Financial Literacy](#)

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

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

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

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

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

*JA Finance Park* Entry Level offers three implementations' options:

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

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

# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts   | Math   |
|---|---|---|---|--|
| <b>Unit 1: Financial Literacy</b>   |   |   |   |  |
| <p><b>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</b></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"> <li>Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development.</li> <li>Identify civics fundamentals and terms.</li> </ul>  | <p>Social Studies</p> <p>SS.BH1.a.4<br/>Describe how a person's understanding, perceptions, and behaviors are affected by relationships and environments.</p> <p>SS.PS1.b.4-5<br/>Summarize the contributions of historically significant people during the period of early United States history to the development of our political culture.</p> <p>Differentiate between freedom, justice, equality, rights, responsibilities, and citizenship</p>                             | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>Maintain a clear understanding of integrity and act on this understanding in every decision</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>Use a variety of means to positively impact the direction and action of a team or organization</p> | <p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 3</p> <p>4/5 RI 4</p> <p>4/5 RI 6</p> <p>4/5 RI 7</p> <p>4/5 L 3</p> <p>4/5 L 4</p>   | <p>create invent</p> <p>conjure</p> <p>think-up</p> <p>imagine</p> |
| <p><b>Unit 1: Session 1: Financial Services</b></p> <p>This lesson enables students to 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"> <li>Describe financial institutions as the center of JA BizTown's economy</li> <li>Identify services offered by financial institutions.</li> <li>Complete a bank account application.</li> <li>Identify common terms associated with banking and financial institutions.</li> <li>Define private property and its importance in our economy.</li> <li>Prerequisite: Describe the purpose of money in our community, economy</li> </ul> | <p>Social Studies</p> <p>SS.Econ1.b.4<br/>Infer potential incentives in a real-world situation.</p> <p><b>Personal Finance</b></p> <p>MM1.b.i Identify age-appropriate ways to save, spend, and give money.</p> <p>Identify the personal information necessary to establish a financial account (e.g., personal details, contact information, and social security number)..</p> <p>MM2.a.i Identify the services and resources that financial institutions provide consumers.</p> | <p>CRP7. Employ valid and reliable research strategies.</p> <p>Discern which information to use to make decisions, change practices or inform strategies</p> <p>Use a reliable research process to search for new information</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p>  | <p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 3</p> <p>4/5 RI 4</p> <p>4/5 RI 6</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 SL 3</p> <p>4/5 L 3</p> <p>4/5 L 4</p> | <p>Math 5 NBT 7</p> <p>Math 6 NS 3</p>                             |

# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards  | Career Ready Practices  | English Language Arts   | Math              |
|---|--|---|---|-------------------|
| <p><b>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</b></p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions</li> </ul>                          | <p>Social Studies</p> <p>SS.Econ 4.b.4-5<br/>Assess the role of economic institutions (e.g., banks, government) in helping individuals and society.</p> <p><b>Personal Finance</b></p> <p>MM2.a.i Identify the services and resources that financial institutions provide consumers.</p>   | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>   | <p>4/5 RI 1<br/>4/5 RI 4<br/>4/5 RI 7<br/>4/5 L 3<br/>4/5 L 4</p>                           | <p>NA</p>         |
| <p><b>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</b></p> <p>Review different types of financial institutions and the services they offer</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions.</li> </ul> | <p>Social Studies</p> <p>SS.Econ4.b..4-5 Assess the role of economic institutions (e.g., banks, government) in helping individuals and society.</p> <p><b>Personal Finance</b></p> <p>FM2.c.i Explain ways financial decisions are influenced by external factors.</p> <p>MM2.a.i Identify the services and resources that financial institutions provide consumers.</p> | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>Communicate in the workplace with clarity and purpose to maximize time</p> | <p>4/5 RI 1<br/>4/5 RI 4<br/>4/5 RI 7<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 3</p>             | <p>NA</p>         |
| <p><b>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</b></p> <p>Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> <li>Identify common terms associated with banking and financial institutions.</li> </ul>   | <p>Social Studies</p> <p>SS.Econ3.b.5<br/>Describe the role of money, banking, and savings in everyday life</p>  | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>   | <p>4/5 RI 1<br/>4/5 RI 4</p>  | <p>Math 5 OA1</p> |
| <p><b>Unit 1: Session 1: (Optional) Extension 2: Private Property</b></p> <p>Discover the meaning of private property by connecting personal cookies to private property</p> <ul style="list-style-type: none"> <li>Define private property and its importance in our economy.</li> </ul>   | <p>Social Studies</p> <p>SS.Econ4.b.4-5<br/>Differentiate between private property (e.g., factories and homes) and public property (e.g., parks, public schools, and government buildings).</p>  | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>Communicate in the workplace with clarity and purpose to maximize time</p> | <p>4/5 RI 1<br/>4/5 RI 4<br/>4/5 RI 7<br/>4/5 W 1<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 3</p> | <p>NA</p>         |

# JA BizTown

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|--|--|--|--|--------------------------------------|
| <p><b>Unit 1: Session 2: Earn, Save, and Spend</b></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"> <li>Express the purpose of a paycheck</li> <li>Demonstrate the ability to endorse a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Describe the consequences of insufficient funds.</li> <li>Recognize the need to make responsible choices regarding money</li> </ul> | <p><b>Personal Finance</b></p> <p>FM1.b.i Describe the role of money in everyday life.</p> <p>FM1.c.i Compare and contrast the costs and benefits of a decision.</p> <p>Explain that choices may have long-term unintended consequences.</p> <p>MM1.b.i Identify age-appropriate ways to save, spend, and give money.</p> <p>SI1.a.i Describe reasons why people save money.</p> <p>Explain the phrase pay yourself first.</p> <p>SI1.c.i Identify steps to reach a savings goal.</p> <p>Explain how people make spending and saving choices to meet personal savings goals.</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> | <p>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 3<br/>4/5 RI 1<br/>4/5 RI 2<br/>4/5 RI 3<br/>4/5 RI 6<br/>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2<br/>4/5 SL 3</p> | <p>Math 5 NBT 7<br/>Math 4 NBT 4</p> |
| <p><b>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</b></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"> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Recognize the need to make responsible choices regarding your money.</li> </ul>   | <p><b>Personal Finance</b></p> <p>FM1.c.i Compare and contrast the costs and benefits of a decision.</p> <p>Explain that choices may have long-term unintended consequences.</p> <p>SI1.b.i Describe why a person deposits money into a financial institution.</p> <p>Describe characteristics of a secure savings account.</p>  | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation</p>   | <p>4/5 RI 1<br/>4/5 RI 2<br/>4/5 RI 4<br/>4/5 RI 7<br/>4/5 SL 1</p>  | <p>Math 4 NBT 4</p>                  |
| <p><b>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</b></p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>   | <p><b>Personal Finance</b></p> <p>SI1.b.i Describe why a person deposits money into a financial institution.</p> <p>Describe characteristics of a secure savings account.</p> <p>EE1.b.i Describe the ways people are compensated.</p>   | <p>CRP2. Apply appropriate academic and technical skills.</p>  | <p>4/5 RI 1<br/>4/5 RI 2<br/>4/5 RI 4<br/>4/5 RI 7<br/>4/5 SL 1</p>  | <p>NA</p>                            |

# JA BizTown

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|--|--|---|---|---------------------------|
| <p><b>Unit 1: Session 2: (Optional) Extension 1: Gordon’s Bounced Check</b></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"> <li>Describe the consequences of insufficient funds.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>  | <p><b>Personal Finance</b></p> <p>FM2.b.i Describe how emotions impact financial decisions.</p> <p>CD1.d.i Recognize consequences of overspending when borrowing, and reflect on what may need to be sacrificed to resolve a debt.</p>   | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>   | <p>4/5 RI 1<br/>4/5 SL 1<br/>4/5 L 3</p>  | <p>CCSS: Math 5 NBT</p>   |
| <p><b>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</b></p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate the ability to endorse a paycheck.</li> </ul>  | <p><b>Personal Finance</b></p> <p>SI1.b.i Describe why a person deposits money into a financial institution.</p> <p>Describe characteristics of a secure savings account.</p> <p>EE1.b.i Describe the ways people are compensated.</p>   | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>   | <p>4/5 RI 1<br/>4/5 RI 2<br/>4/5 RI 4<br/>4/5 RI 7<br/>4/5 SL 1<br/>4/5 L 1<br/>4/5 L 2</p>   | <p>NA</p>                 |
| <p><b>Unit 1: Session 3: Banks and Saving</b></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"> <li>Demonstrate how to make and record electronic payments.</li> <li>Describe the reasons why someone should save</li> <li>Recognize how the rule of law and right to own private property allows people to save.</li> <li>State the benefit of an interest-earning savings account.</li> <li>Explain how money grows in a savings account.</li> </ul> | <p><b>Personal Finance</b></p> <p>FM2.c.i Explain ways financial decisions are influenced by external factors.</p> <p>SS.Econ4.b.m Analyze rules and laws that protect and support both consumers</p> <p>.SI1.b.i Describe why a person deposits money into a financial institution.</p> <p>Describe characteristics of a secure savings account</p> <p>SI1.c.i Identify steps to reach a savings goal.</p> <p>Explain how people make spending and saving choices to meet personal savings goals.</p> <p>SI1.e.i Identify the role that law enforcement has to protect personal financial assets.</p> <p>CD2.a.i Compare and give examples of goods and services.</p> <p>Examine why financial institutions lend money.</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> | <p>4/5 RI 1<br/>4/5 RI 2<br/>4/5 RI 3<br/>4/5 RI 6<br/>4/5 SL 1<br/>4/5 SL 2<br/>4/5 SL 3</p> | <p>CCSS: Math 5 NBT 7</p> |

# JA BizTown

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|--|--|--|---|--|
| <p><b>Unit 1: Session 3: (Optional) Application 1: Damian’s Shopping Day</b></p> <p>Complete a fill-in-the blank story and practice using a money tracker</p> <ul style="list-style-type: none"> <li>Make and record electronic payments.</li> </ul>   | <p><b>Personal Finance</b></p> <p>FM2.b.i Describe how emotions impact financial decisions.</p>  | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive.</p>   | <p>4/5 RI 1<br/>4/5 RI 2<br/>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2</p> | <p>CCSS: Math 5<br/>NBT 5</p>                      |
| <p><b>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</b></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"> <li>Explain how money grows in a savings account.</li> </ul> | <p>Social Studies</p> <p>SS.Inq1.a.i<br/>Develop a list of open- and closed-ended questions on a topic or issue</p> <p>SS.Inq2.a.i<br/>Gather a variety of resources into categories to guide the inquiry.</p> <p>SS.Inq3.b.i Select appropriate evidence from sources to support a claim.</p> <p><b>Personal Finance</b></p> <p>SI1.c.i Identify steps to reach a savings goal.<br/>Explain how people make spending and saving choices to meet personal savings goals.</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive.</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> | <p>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2<br/>4/5 W 7<br/>4/5 W 8</p>   | <p>CCSS: Math 5<br/>NBT<br/>Math Practices 1-5</p> |
| <p><b>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</b></p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> <li>Explain how money grows in a savings account.</li> </ul>   | <p><b>Personal Finance</b></p> <p>SI1.c.i Identify steps to reach a savings goal.<br/>Explain how people make spending and saving choices to meet personal savings goals.</p> <p>SI2.b.i Identify different investing choices (e.g., collectibles, stocks, bonds, or mutual funds).<br/>Predict financial outcomes based on investing choices</p>  | <p>CRP2. Apply appropriate academic and technical skills.</p>  | <p>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2</p>                           | <p>CCSS: Math 5<br/>NBT 7</p>                      |

# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts   | Math                      |
|--|---|---|---|---------------------------|
| <p><b>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</b></p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> <li>State the benefit of an interest-earning savings account.</li> <li>Explain how money grows in a savings account</li> </ul>   | <p><b>Personal Finance</b></p> <p>SI1.d.m</p> <p>Define simple and compound interest.</p>   | <p>CRP2. Apply appropriate academic and technical skills.</p>   | <p>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2</p>                           | <p>Math Practices 1-4</p> |
| <p><b>Unit 1: Session 4: Types of Payments</b></p> <p>This lesson enables students to explore the differences among various forms of payments. 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"> <li>Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments.</li> <li>Explain how money changes hands when a payment occurs.</li> <li>Demonstrate the use of a money tracker to record a purchase.</li> <li>Recognize the impact of scarcity and the need to make choices regarding money.</li> </ul> | <p><b>Personal Finance</b></p> <p>FM1.c.i Compare and contrast the costs and benefits of a decision.</p> <p>Explain that choices may have long-term unintended consequences.</p> <p>MM2.b.i Investigate multiple ways to pay for goods and services.</p> <p>Compare digital banking methods and cash payments for purchasing goods and services.</p> <p>Identify methods to prove income has been received and payment has been made.</p> <p>MM2.c.i Differentiate between debit- and credit-types of financial currency.</p> <p>CD1.a.i Identify situations when people might pay for certain items in small amounts over time.</p> <p>CD1.b.i Summarize the advantages and disadvantages of using credit.</p> <p>CD2.a.i Examine why financial institutions lend money.</p> <p>Explain why using a credit card is a form of borrowing.</p> <p>Identify the sources of credit.</p> | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>Understand the interrelated nature of their actions and regularly make decisions that positively impact others</p> | <p>4/5 RI 1<br/>4/5 RI 2<br/>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2</p> | <p>Math Practices 1-5</p> |



# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards  | Career Ready Practices  | English Language Arts   | Math                      |
|---|--|---|---|---------------------------|
| <p><b>Unit 1: Session 4: (Optional)</b><br/><b>Application 1: Let's Go to the Bank</b></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"> <li>Explain how money changes hands when a payment occurs.</li> <li>Demonstrate use of a money tracker to record a purchase.</li> </ul> | <p><b>Personal Finance</b><br/>SI1.b.i Describe why a person deposits money into a financial institution.</p> <p>Describe characteristics of a secure savings account</p>  | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive.</p>  | <p>4/5 RI 1<br/>4/5 RI 2<br/>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2</p>                         | <p>Math Practices 1-4</p> |
| <p><b>Unit 1: Session 4: (Optional)</b><br/><b>Application 2: The Debit Card Transaction</b></p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> <li>Explain how money changes hands when a payment occurs.</li> </ul>   | <p><b>Personal Finance</b><br/>MM2.b.m Compare features of digital banking in online banking, bill pay, transfers, and checking account transactions. Compare the use of cash, debit cards, credit cards, checks, and other modern forms of payment.</p>                             | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive.</p>  | <p>4/5 RI 1<br/>4/5 RI 2<br/>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2</p>                         | <p>Math Practices 1-4</p> |
| <p><b>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</b></p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> <li>Recognize the impact of scarcity and the need to make responsible choices regarding your money.</li> </ul>  | <p><b>Personal Finance</b><br/>FM1.c.i Compare and contrast the costs and benefits of a decision.</p> <p>Explain that choices may have long-term unintended consequences.</p> <p>CD1.a.i Identify situations when people might pay for certain items in small amounts over time.</p> | <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p>   | <p>4/5 RI 1<br/>4/5 RI 2<br/>4/5 RI 7<br/>4/5 W 7<br/>4/5 W 8<br/>4/5 SL 1<br/>4/5 SL 2</p> | <p>Math 5 NBT 7</p>       |
| <p><b>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</b></p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> <li>Demonstrate use of a money tracker to record a purchase.</li> </ul>  | <p>SS.Inq4.a.i Communicate conclusions from a variety of teacher provided presentation options.</p>  | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p> | <p>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2</p>   | <p>Math Practices 1-4</p> |

# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards  | Career Ready Practices   | English Language Arts  | Math      |
|--|--|--|--|-----------|
| <b>Unit 2: Community and Economy</b>   |  |  |  |           |
| <p><b>Unit 2: Session 1: Citizenship</b></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"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Identify the role of government in community.</li> <li>Define philanthropy.</li> <li>Explain the relationship between taxes and responsible citizenship.</li> </ul> | <p>Social Studies</p> <p>SS.PS2.a.i Investigate examples of rights and responsibilities, including the Declaration of Independence, Constitution, Bill of Rights, and the Universal Declaration of Human Rights, which individuals possess within the state, country, and world.</p> <p><b>Personal Finance</b></p> <p>FM2.e.i Describe the benefits of charitable giving, volunteerism, and charities in our classroom, school, community, state, tribal nation, country, and in the world.</p> | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p>    | <p>4/5 RI 1<br/>4/5 RI 7<br/>4/5 W4<br/>4/5 SL 1<br/>4/5 SL 2</p>  | <p>NA</p> |
| <p><b>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</b></p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>   | <p>Social Studies</p> <p>SS.PS2.a.i Investigate examples of rights and responsibilities, including the Declaration of Independence, Constitution, Bill of Rights, and the Universal Declaration of Human Rights, which individuals possess within the state, country, and world.</p>   | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p> | <p>4/5 RI 1<br/>4/5 RI 7<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 2</p> | <p>NA</p> |
| <p><b>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</b></p> <p>Discuss character traits and how certain traits can be applied at home, school, and nation.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Define philanthropy.</li> </ul>   | <p>Social Studies</p> <p>SS.PS3.a.4-5 Identify their role in government at the local, state, tribal, and federal levels.</p>   | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Remian conscientious of the impacts of their decision on others and the environment around them</p>  | <p>4/5 RI 1<br/>4/5 RI 7<br/>4/5 W4<br/>4/5 SL 1<br/>4/5 SL 2</p>  | <p>NA</p> |

# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts  | Math                      |
|--|---|---|--|---------------------------|
| <p><b>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</b></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"> <li>Identify the role of government in community.</li> <li>Identify the rights and responsibilities of citizenship.</li> </ul>   | <p>Social Studies</p> <p>SS.PS2.a.i Investigate examples of rights and responsibilities, including the Declaration of Independence, Constitution, Bill of Rights, and the Universal Declaration of Human Rights, which individuals possess within the state, country, and world.</p>  | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p>  | <p>4/5 RI 1<br/>4/5 RI 7<br/>4/5 W4<br/>4/5 SL 1<br/>4/5 SL 2</p>                            | <p>NA</p>                 |
| <p><b>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</b></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"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>  | <p>Social Studies</p> <p>SS.PS1.a.m Investigate the components of responsible citizenship. Summarize the importance of rule of law.</p>   | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Are reliable and consistent in going forward beyond the minimum expectation and in participating in activities that serve the greater good</p>  | <p>4/5 RI 1<br/>4/5 RI 7</p>   | <p>NA</p>                 |
| <p><b>Unit 2: Session 2: Circular Flow of an Economy</b></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.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary</li> </ul> | <p>Social Studies</p> <p>SS.Econ2.a.3-4 Compare two product markets found in the local community. Differentiate between goods and services.</p> <p>SS.Econ2.b.2 Define product market and categorize prices of products in a local market.</p> <p>SS.Econ2.b.4-5 Assess the roles of consumers (demand), producers (supply), prices, non-price factors (e.g., drought or a fad item), and competition in the product market.</p> <p><b>Personal Finance</b></p> <p>CD2.a.i Compare and give examples of goods and services.</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>Understand the interrelated nature of their actions and regularly make decisions that positively impact others</p> | <p>4/5 RI 1<br/>4/5 RI 7<br/>4/5 W 2<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 2<br/>4/5 L 1-3</p> | <p>Math Practices 1-4</p> |

# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts   | Math                      |
|--|---|---|---|---------------------------|
| <p><b>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</b></p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money.</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>   | <p>Social Studies</p> <p>SS.Econ2.b.4-5 Assess the roles of consumers (demand), producers (supply), prices, non-price factors (e.g., drought or a fad item), and competition in the product market.</p>   | <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>Understand the interrelated nature of their actions and regularly make decisions that positively impact others</p>                          | <p>4/5 RI 1<br/>4/5 RI 7<br/>4/5 SL<br/>4/5 SL 2</p>  | <p>NA</p>                 |
| <p><b>Unit 2: Session 2: (Optional) Application 2: My Business</b></p> <p>Create a business and determine what to sell and what resources are needed.</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>   | <p>Social Studies</p> <p>SS.Econ2.b.4-5 Assess the roles of consumers (demand), producers (supply), prices, non-price factors (e.g., drought or a fad item), and competition in the product market.</p> <p>SS.Econ4.a.3 Trace the chain of supply for a needed product (e.g., food, shelter).</p> | <p>CRP7. Employ valid and reliable research strategies.</p> <p>Discern which information to use to make decisions, change practices or inform strategies</p> <p>Use a reliable research process to search for new information</p> | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 7<br/>4/5 W 2<br/>4/5 W 4<br/>4/5 SL<br/>4/5 SL 2<br/>4/5 L 1-4</p> | <p>Math Practices 1-4</p> |
| <p><b>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</b></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"> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul> | <p>Social Studies</p> <p>SS.Econ4.d.5 Predict unintended costs and benefits (i.e., externalities) for a given current situation or event</p>  | <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>Recognize problems in the workplace, understand the nature of the problem and devise effective plans to solve the problem</p>  | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 7<br/>4/5 W 2<br/>4/5 W 4<br/>4/5 SL<br/>4/5 SL 2<br/>4/5 L 1-4</p> | <p>CCSS: Math 5.0a.3</p>  |

# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts   | Math      |
|--|---|---|---|-----------|
| <p><b>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</b></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"> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>   | <p>Social Studies<br/>SS.Econ4.d.5<br/>Predict unintended costs and benefits (i.e., externalities) for a given current situation or event.<br/>SS.Econ4.c.m Analyze the impact of different government policies (e.g., taxation and government spending) on the economy.</p>  | <p>CRP9. Model integrity, ethical leadership and effective management.<br/>Consistently act in ways that align to personal and community-held ideas while employing strategies to positively influence others in the workplace</p>  | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2</p>                         | <p>NA</p> |
| <p><b>Unit 2: Session 3: Free Enterprise</b></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"> <li>Identify the function of businesses in producing goods and services.</li> <li>Identify the three basic economic questions (what, how, and for whom to produce).</li> <li>Define scarcity, and explain ways to resolve scarcity.</li> <li>Compare free enterprise with other types of economies.</li> </ul> | <p>Social Studies<br/>SS.Econ1.b.4<br/>Infer potential incentives in a real-world situation.<br/>SS.Econ2.b.4-5<br/>Assess the roles of consumers (demand), producers (supply), prices, non-price factors (e.g., drought or a fad item), and competition in the product market.<br/>SS.Econ2.c.3<br/>Compare the skills and knowledge required to produce certain goods and services.</p> | <p>CRP12. Work productively in teams while using cultural global competence.<br/>Positively contributes to every team, whether formal or informal<br/>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction<br/>Find ways to increase the engagement and contribution of all team members</p> | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 7<br/>4/5 W 2<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 2</p> | <p>NA</p> |
| <p><b>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms? What is Free Enterprise?</b></p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy.</p> <ul style="list-style-type: none"> <li>List and describe the Economic Freedoms we enjoy in our country.</li> </ul>   | <p>Social Studies<br/>SS.PS1.b.4-5 Differentiate between freedom, justice, equality, rights, responsibilities, and citizenship.</p>   | <p>CRP1. Act as a responsible and contributing citizen and employee.<br/>Understand the obligations and responsibilities of being a member of a community<br/>Demonstrate responsibility and understanding through interactions with others</p>   | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 7<br/>4/5 W 1<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 2</p> | <p>NA</p> |

# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards  | Career Ready Practices  | English Language Arts   | Math                      |
|---|--|---|---|---------------------------|
| <p><b>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</b></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"> <li>Illustrate the Economic Freedoms we enjoy in our country.</li> </ul>   | <p>Social Studies</p> <p>SS.PS1.b.4-5 Differentiate between freedom, justice, equality, rights, responsibilities, and citizenship.</p> <p>SS.Econ2.a.m Analyze the role of consumers and producers in product markets.</p>   | <p>CRP6. Demonstrate creativity and innovation.</p> <p>Seek new methods, practices and ideas from a variety of sources and seek to apply those ideas to their own workplace</p>   | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 7<br/>4/5 W 1<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 5</p> | <p>NA</p>                 |
| <p><b>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</b></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"> <li>Define scarcity, and explain ways to resolve scarcity.</li> </ul>   | <p>Social Studies</p> <p>SS.Econ2.a.m Analyze the role of consumers and producers in product markets.</p> <p>SS.Econ1.a.3 Use economic reasoning to compare and contrast the costs and benefits of a decision. Categorize different limited resources (e.g., money, materials, time, labor or workers, land, natural resources, renewable or non-renewable).</p> | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>   | <p>4/5 RI 7<br/>4/5 SL 1</p>  | <p>Math Practices 1-4</p> |
| <p><b>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</b></p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> <li>Explain why government involvement in the economy is sometimes necessary.</li> <li>Compare free enterprise with other types of economies</li> <li>Create posters which demonstrate different economic systems</li> </ul> | <p>Social Studies</p> <p>SS.Econ4.a.m Compare and contrast how different economic systems (traditional, command, market, mixed) choose to allocate the production, distribution, and consumption of resources (what, how, for whom is it produced).</p>  | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>Communicate in the workplace with clarity and purpose to maximize time</p> | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 7<br/>4/5 W 1<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 5</p> | <p>Math Practices 1-3</p> |

# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards  | Career Ready Practices   | English Language Arts  | Math                      |
|---|--|--|--|---------------------------|
| <p><b>Unit 2: Session 4: Where Does Your Money Go?</b></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"> <li>• Explain why people pay taxes.</li> <li>• Define gross pay and net pay.</li> <li>• Calculate tax by multiplying with decimals.</li> <li>• Differentiate between public goods and services and private goods and services.</li> <li>• State examples of philanthropy.</li> <li>• Identify or explain why philanthropy is important in a community.</li> </ul> | <p>Social Studies</p> <p>SS.PS3.c.4-5 Classify the basic structures and functions of governments and summarize basic powers of the government at the local, state, tribal, and federal levels</p> <p>SS.Econ4.c.2 Summarize goods and services that the government provides (e.g., roads, schools, police), and how they help people.</p> <p>SS.Econ4.c.5 Discuss reasons a government taxes people.</p> | <p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Are skilled at interacting with other</p> | <p>4/5 SL 1.</p> <p>4/5 W 4</p> <p>4/5 L 4</p>                 | <p>Math Practices 1-4</p> |
| <p><b>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</b></p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> <li>• Explain why people pay taxes.</li> <li>• Differentiate between public goods and services and private goods and services.</li> </ul>  | <p>Social Studies</p> <p>SS.Econ4.b.4-5 Differentiate between private property (e.g., factories and homes) and public property (e.g., parks, public schools, and government buildings).</p> <p>SS.Econ4.c.5 Discuss reasons a government taxes people.</p>   | <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p>  | <p>4/5 SL 1.</p> <p>4/5 SL 2</p> <p>4/5 W 4</p> <p>4/5 L 4</p> | <p>Math Practices 1-3</p> |

# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards   | Career Ready Practices   | English Language Arts   | Math                              |
|---|---|--|---|-----------------------------------|
| <p><b>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</b></p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Calculate tax by multiplying with decimals.</li> </ul>  | <p>Social Studies</p> <p>SS.Econ4.c.5 Discuss reasons a government taxes people.</p>  | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>  | <p>4/5 SL 1.</p> <p>4/5 SL 2</p>  | <p>CCSS: Math 5 NF 2; 5 Nbt 5</p> |
| <p><b>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</b></p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul> | <p><b>Personal Finance</b></p> <p>FM2.e.i Describe the benefits of charitable giving, volunteerism, and charities in our classroom, school, community, state, tribal nation, country, and in the world.</p> | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Are reliable and consistent in going forward beyond the minimum expectation and in participating in activities that serve the greater good</p> | <p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 5</p> <p>4/5 L 4</p> <p>4/5 L 6</p>                               | <p>NA</p>                         |
| <p><b>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</b></p> <p>Learn about foundations and how they help those in need.</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>   | <p><b>Personal Finance</b></p> <p>FM2.e.i Describe the benefits of charitable giving, volunteerism, and charities in our classroom, school, community, state, tribal nation, country, and in the world.</p> | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Are reliable and consistent in going forward beyond the minimum expectation and in participating in activities that serve the greater good</p> | <p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 W 1</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 5</p> <p>4/5 L 4</p> <p>4/5 L 6</p> | <p>NA</p>                         |



# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts   | Math      |
|--|---|---|---|-----------|
| <b>Unit 3: Work and Career Readiness</b>   |   |   |   |           |
| <p><b>Unit 3: Work and Career Readiness</b></p> <p><b>Session 1: Interests and Skills</b></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 application.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning.</li> <li>Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> <li>Categorize STEM careers</li> </ul> | <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job.</p> <p>Interpret career information</p> <p>EE2.b.i Contrast jobs versus careers.</p>  | <p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Take personal ownership of their education and career goals and regularly act on the plan to attain these goals</p> <p>Have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue them</p> | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 7<br/>4/5 SL 1<br/>4/5 SL 2<br/>4/5 W 4<br/>4/5 L 4<br/>4/5 L 6</p> | <p>NA</p> |
| <p><b>Unit 3: Session 1: (Optional) Application 1: My Career Interests</b></p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning</li> </ul>  | <p>Social Studies</p> <p>SS.Econ1.a.3 Use economic reasoning to compare and contrast the costs and benefits of a decision. Categorize different limited resources (e.g., money, materials, time, labor or workers, land, natural resources, renewable or non-renewable).</p> <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job.</p> <p>Interpret career information.</p> | <p>CRP10. Plan education and career paths aligned to personal goals</p> <p>Understand their own career interests, preferences, goals and requirements</p>   | <p>4/5 RI 1<br/>4/5 RI 4<br/>4/5 W 4<br/>4/5 L 2<br/>4/5 L 4<br/>4/5 L 6</p>                            | <p>NA</p> |

# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards  | Career Ready Practices   | English Language Arts   | Math                           |
|---|--|--|---|--------------------------------|
| <p><b>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</b></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"> <li>Explain the relevance of interests and skills to career exploration and planning.</li> <li>Connect investment in human capital with wage potential.</li> </ul> | <p><b>Personal Finance</b></p> <p>EE1.b.i Describe the ways people are compensated.</p> <p>Identify reasons people earn different amounts of money.</p>          | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>  | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 SL 5<br/>4/5 L 4<br/>4/5 L 6</p>                                     | <p>CCSS: Math<br/>4/5 MD 4</p> |
| <p><b>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</b></p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> <li>Explain the relevance of interests and skills to career exploration and planning.</li> </ul>  | <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job.</p> <p>Interpret career information.</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> | <p>4/5 RI 1<br/>4/5 RI 5<br/>4/5 W 2<br/>4/5 W 4<br/>4/5 W 8<br/>4/5 SL 1<br/>4/5 L 4<br/>4/5 L 6</p> | <p>CCSS: 4/5 W 2.a</p>         |
| <p><b>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</b></p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> <li>Categorize STEM careers into different types.</li> </ul>  | <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job.</p> <p>Interpret career information.</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> | <p>4/5 RI 2<br/>4/5 W 2<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 4<br/>4/5 L 4</p>                         | <p>Math Practices 1-7</p>      |

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| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts   | Math                           |
|---|---|---|---|--------------------------------|
| <p><b>Unit 3: Session 2: Job Skills and Behaviors</b></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"> <li>• Model appropriate business greetings.</li> <li>• Demonstrate proper interview skills.</li> <li>• Define resume, job interview, and applicant.</li> <li>• Demonstrate appropriate workplace behaviors and soft skills.</li> </ul> | <p><b>Personal Finance</b></p> <p>EE1.b.i Describe the ways people are compensated. Identify reasons people earn different amounts of money.</p>          | <p><b>Personal Management</b></p> <p>2. Identify and demonstrate good study and work habits.</p> <p>3. Describe the relationship between doing well in school and performing well in a career</p> | <p>4/5 SL 1<br/>4/5 SL 3</p>  | <p>NA</p>                      |
| <p><b>Unit 3: Session 2:(Optional) Application 1: Job Interviews</b></p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> <li>• Model appropriate business greetings.</li> <li>• Contribute to group success by demonstrating appropriate workplace behaviors.</li> <li>• Demonstrate proper interview skills.</li> <li>• Define resume, job interview, and applicant.</li> </ul>   | <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job. Interpret career information.</p> | <p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Recognize the value of each step in the educational and experiential process</p>                                      | <p>4/5 SL 1<br/>4/5 SL 3<br/>4/5 SL 4<br/>4/5 SL 6</p>                        | <p>NA</p>                      |
| <p><b>Unit 3: Session 2: (Optional) Application 2: Customer Service</b></p> <p>Explore skills needed for outstanding customer service.</p> <ul style="list-style-type: none"> <li>• Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>  | <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job. Interpret career information.</p> | <p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Recognize the value of each step in the educational and experiential process</p>                                      | <p>4/5 RI 2<br/>4/5 W 2<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 4<br/>4/5 L 4</p> | <p>CCSS: Math<br/>4/5 MD 4</p> |

# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards  | Career Ready Practices  | English Language Arts  | Math                    |
|---|--|---|--|-------------------------|
| <p><b>Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot</b></p> <p>Work in teams to design and build a robot using geometric shapes.</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>  | NA   | <p>CRP12. Work productively in teams while using cultural global competence. Positively contributes to every team, whether formal or informal</p> <p>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction</p>  | <p>4/5 RI 2<br/>4/5 W 2<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 4</p>              | CCSS: Math 4.5.1, 5.G.3 |
| <p><b>Unit 3: Session 2: (Optional) Extension 2: Soft Skills</b></p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>   | NA   | <p>CRP12. Work productively in teams while using cultural global competence. Positively contributes to every team, whether formal or informal</p> <p>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction</p>  | <p>4/5 RI 1<br/>4/5 RI 2<br/>4/5 W 2<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 4</p> | NA                      |
| <p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></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"> <li>Describe how groups make changes.</li> <li>Describe the importance of elections in a representative democracy.</li> <li>Identify the steps of the election process.</li> </ul> | <p>Social Studies<br/>SS.PS3.a.4-5<br/>Investigate reasons why citizens participate in elections.<br/>Identify their role in government at the local, state, tribal, and federal levels.</p> | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p> | <p>4/5 RI 3<br/>4/5 RI 4<br/>4/5 RI 7<br/>4/5 W 4<br/>4/5 SL 1</p>             | NA                      |

# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards   | Career Ready Practices   | English Language Arts  | Math                      |
|---|---|--|--|---------------------------|
| <p><b>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</b></p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> <li>Explain the importance of being an informed voter.</li> </ul> | <p>Social Studies<br/>SS.PS3.b.3-4<br/>Provide examples of how various types of media are used in elections and government.<br/>Compare and contrast the multiple roles people play in elections</p>  | <p>CRP1. Act as a responsible and contributing citizen and employee.<br/>Demonstrate responsibility and understanding through interactions with others<br/>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p>  | <p>4/5 RI 1-3<br/>4/5 RI 4<br/>4/5 RI 7<br/>4/5 W 9<br/>4/5 SL 1<br/>4/5 SL 4<br/>4/5 SL 6</p> | <p>NA</p>                 |
| <p><b>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</b></p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Explain the importance of being an informed voter.</li> </ul>    | <p>Social Studies<br/>SS.PS3.b.3-4<br/>Provide examples of how various types of media are used in elections and government.<br/>Compare and contrast the multiple roles people play in elections.<br/>Analyze the roles civic institutions play in their lives, their community, and beyond<br/>SS.PS3.a.4-5<br/>Identify their role in government at the local, state, tribal, and federal levels.</p> | <p>CRP1. Act as a responsible and contributing citizen and employee.<br/>Understand the obligations and responsibilities of being a member of a community<br/>Demonstrate responsibility and understanding through interactions with others<br/>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p> | <p>4/5 RI 3<br/>4/5 RI 4<br/>4/5 RI 7<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 4<br/>4/5 SL 6</p>   | <p>NA</p>                 |
| <p><b>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</b></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"> <li>Describe the importance of elections in a representative democracy.</li> </ul>      | <p>Social Studies<br/>SS.PS3.a.4-5<br/>Investigate reasons why citizens participate in elections.</p>   | <p>CRP2. Apply appropriate academic and technical skills.<br/>Use the knowledge and skills acquired through experience and education to be more productive</p>   | <p>4/5 RI 2<br/>4/5 RI 3,<br/>4/5 RI 4<br/>4/5 W.9</p>   | <p>Math Practices 1-5</p> |

# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards  | Career Ready Practices   | English Language Arts   | Math  |
|--|--|--|---|---|
| <p><b>Unit 3: Session 3: (Optional) Extension 2: JA My Way</b></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"> <li>Explore careers and career paths</li> <li>Create a draft resume or business plan</li> </ul>   | <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job. Interpret career information.</p>        | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP11. Use technology to enhance productivity.</p> <p>Are flexible and adaptive in acquiring and using new technology</p> | <p>4/5 RI 2<br/>4/5 RI 3<br/>4/5 RI 4<br/>4/5 W.9</p>                           | <p>NA</p>   |
| <h2>Unit 4 Business Management</h2>  |  |  |   |   |
| <p><b>Unit 4: Business Management</b></p> <p><b>Session 1: Business Costs</b></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"> <li>Describe costs associated with operating a business.</li> <li>Calculate business expenses.</li> <li>Use descriptive language to describe what makes a quality business.</li> </ul> | <p>Social Studies</p> <p>SS.Inq4.a.e Communicate conclusions.</p> <p><b>Personal Finance</b></p> <p>CD2.a.i Compare and give examples of goods and services.</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p>   | <p>4/5 RI 2<br/>4/5 RI 3<br/>4/5 RI 4<br/>4/5 W.4</p>                           | <p>NBT.4.2<br/>NBT.4.3<br/>NBT.4.4<br/>NBT.4.5<br/><br/>NBT.5.5<br/>NBT.5.7<br/><br/>Mathematical Practices 1-7</p> |
| <p><b>Unit 4: Session 1: (Optional) Application 1: Business Budget</b></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"> <li>Describe costs associated with operating a business.</li> <li>Calculate business expenses.</li> </ul>  | <p><b>Personal Finance</b></p> <p>CD1.c.i Compare the differences between income and expenses.</p>   | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p>   | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 4<br/>4/5 W.4<br/>4/5 SL 1<br/>4/5 SL 2</p> | <p>CCSS: Math 5<br/>NBT 5</p>   |

# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts  | Math   |
|--|---|---|--|--|
| <p><b>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</b></p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>   | NA  | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>   | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 4<br/>4/5 W.4<br/>4/5 SL 1<br/>4/5 SL 2</p>              | Math Practices 1-4                             |
| <p><b>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</b></p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> <li>Describe the importance of keeping track of personal expenses.</li> </ul>   | <p><b>Personal Finance</b></p> <p>MM1.a.i Provide examples of household expenses and sources of income.</p> <p>CD1.c.i Compare the differences between income and expenses.</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p>  | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 4<br/>4/5 W.4<br/>4/5 SL 1<br/>4/5 SL 2</p>              | CCSS: Math 5 NBT 5                             |
| <p><b>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</b></p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>   | NA  | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>   | <p>4/5 RI 1<br/>4/5 RI 3<br/>4/5 RI 4<br/>4/5 W.4<br/>4/5 SL 1<br/>4/5 SL 2<br/>4/5 SL 4</p> | NA   |
| <p><b>Unit 4: Session 2: Setting Prices</b></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"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> </ul> | <p><b>Personal Finance</b></p> <p>FM1.a.m Analyze the roles of consumers and producers in financial markets.</p>  | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal</p> | <p>4/5 RI 1<br/>4/5 RI 4</p>   | <p>CCSS: LA 4/5 3.a<br/>CCSS: Math 5 NBT 5</p> |

# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards  | Career Ready Practices   | English Language Arts   | Math                      |
|--|--|--|---|---------------------------|
| <ul style="list-style-type: none"> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>   |  | or informal  |   |                           |
| <p><b>Unit 4: Session 2: Setting Prices</b></p> <p>Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>  | <p>Social Studies</p> <p>SS.Econ2.b.4-5 Assess the roles of consumers (demand), producers (supply), prices, non-price factors (e.g., drought or a fad item), and competition in the product market.</p> <p><b>Personal Finance</b></p> <p>FM1.a.m Analyze the roles of consumers and producers in financial markets.</p> | <p>CRP11. Use technology to enhance productivity.</p> <p>Are flexible and adaptive in acquiring and using new technology</p>   | <p>4/5 RI 1</p> <p>4/5 RI 4</p>                                 | <p>CCSS: Math 5 NBT 5</p> |
| <p><b>Unit 4: Session 2: (Optional) Application 1: The Right Price</b></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"> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul> | <p>Social Studies</p> <p>SS.Econ2.b.4-5 Assess the roles of consumers (demand), producers (supply), prices, non-price factors (e.g., drought or a fad item), and competition in the product market.</p>  | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p> | <p>4/5 RI 1</p> <p>4/5 RI 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> | <p>CCSS: Math 5 NBT 5</p> |



# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts  | Math                          |
|--|---|---|--|-------------------------------|
| <p><b>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</b></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> <p>Define selling price, revenue, profit, and inventory.</p> <ul style="list-style-type: none"> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul> | <p>Social Studies</p> <p>SS.Econ2.b.4-5 Assess the roles of consumers (demand), producers (supply), prices, non-price factors (e.g., drought or a fad item), and competition in the product market.</p> | <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p>  | <p>4/5 RI 1<br/>4/5 RI 4<br/>4/5 SL 1<br/>4/5 SL 2</p>   | <p>CCSS: Math 5<br/>NBT 5</p> |
| <p><b>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</b></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"> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>   | <p>Social Studies</p> <p>SS.Econ3.a.4 Investigate how the cost of things changes over time.</p>   | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>CRP7. Employ valid and reliable research strategies.</p> <p>Discern which information to use to make decisions, change practices or inform strategies</p> <p>Use a reliable research process to search for new information</p> | <p>4/5 RI 1<br/>4/5 RI 4<br/>4/5 W 4<br/>4/5 W 7<br/>4/5 W 8<br/>4/5 SL 1<br/>4/5 SL 2<br/>4/5 W 7</p> | <p>Math Practices<br/>1-4</p> |
| <p><b>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</b></p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> <li>Create a friendly letter using a template.</li> </ul>   | <p>NA</p>   | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>   | <p>4/5 W 4<br/>4/5 L 1<br/>4/5 L 2</p>   | <p>NA</p>                     |

# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts   | Math                      |
|--|---|---|---|---------------------------|
| <p><b>Unit 4: Session 3: Visit Preparation</b></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"> <li>Describe characteristics of effective advertising.</li> <li>Define advertising.</li> <li>Describe characteristics of effective advertising.</li> <li>Acknowledge how effective teamwork and cooperation enhance business.</li> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul> | <p><b>Personal Finance</b></p> <p>FM1.a.m Analyze the roles of consumers and producers in financial markets.</p> <p>Evaluate the influence on demographic groups of advertising and the media on decision making and spending</p> | <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>Consistently act in ways that align to personal and community-held ideas while employing strategies to positively influence others in the workplace</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p> <p>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction</p> | <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>                   | <p>Math Practices 1-4</p> |
| <p><b>Unit 4: Session 3: (Optional) Application 1: Business Ethics</b></p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> <li>Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow.</li> </ul>  | <p>NA</p>   | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>Consistently act in ways that align to personal and community-held ideas while employing strategies to positively influence others in the workplace</p>   | <p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p> | <p>NA</p>                 |
| <p><b>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</b></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"> <li>Describe characteristics of effective advertising.</li> </ul>   | <p><b>Personal Finance</b></p> <p>FM1.a.m Analyze the roles of consumers and producers in financial markets.</p> <p>Evaluate the influence on demographic groups of advertising and the media on decision making and spending</p> | <p>CRP6. Demonstrate creativity and innovation.</p> <p>Discern which ideas and suggestions will add greatest value</p>  | <p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p> | <p>NA</p>                 |

# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards  | Career Ready Practices  | English Language Arts   | Math  |
|---|--|---|---|---|
| <p><b>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</b></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"> <li>Identify the meaning of identity theft, and learn how to prevent it.</li> </ul>  | <p><b>Personal Finance</b></p> <p>FM3.b.i Describe ways a person leaves a financial digital footprint.</p>   | <p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p>  | <p>4/5 RI 4-5<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 2<br/>4/5 L 5</p>         | <p>NA</p>   |
| <p><b>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</b></p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>  | <p><b>Personal Finance</b></p> <p>SS.PS1.a.m Investigate the components of responsible citizenship..</p>   | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>   | <p>4/5 W 1<br/>4/5 W 4<br/>4/5 W 5<br/>4/5 SL 6<br/>4/5 L 1<br/>4/5 L 2</p> | <p>NA</p>   |
| <h2>Unit 5: The Visit</h2>  |  |   |   |   |
| <p><b>Unit 5: The Visit</b></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"> <li>Function in their job capacity at JA BizTown.</li> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> <li>Manage their personal finances and time.</li> <li>Carry out responsibilities of citizenship, such as voting and job responsibilities.</li> </ul> | <p><b>Social Studies</b></p> <p>SS.Econ1.a.3 Use economic reasoning to compare and contrast the costs and benefits of a decision. Categorize different limited resources (e.g., money, materials, time, labor or workers, land, natural resources, renewable or non-renewable)</p> <p>SS.Econ1.b.4 Infer potential incentives in a real-world situation.</p> <p>SS.Econ2.a.3-4 Compare two product markets found in the local community. Differentiate between goods and services.</p> <p>SS.Econ2.b.4-5 Assess the roles of consumers (demand), producers (supply), prices, non-price factors (e.g., drought or a fad item), and competition in the product</p> | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills. Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>CRP6. Demonstrate creativity and innovation.</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>CRP9. Model integrity, ethical</p> | <p>4/5 RI 4-5<br/>4/5 W 4<br/>4/5 SL 1<br/>4/5 SL 2<br/>4/5 L 5</p>         | <p>NBT.4.2<br/>NBT.4.3<br/>NBT.4.4<br/>NBT.4.5<br/><br/>NBT.5.5<br/>NBT.5.7<br/><br/>Mathematical Practices 1-7</p> |

# JA BizTown

| Unit Description and Learning Objectives  | Social Studies and Personal Finance Standards   | Career Ready Practices  | English Language Arts          | Math                             |
|---|---|---|--------------------------------|----------------------------------|
|   | <p>market.</p> <p>SS.Econ2.c.3 Compare the skills and knowledge required to produce certain goods and services. Provide an example of the factors of production (i.e., land, labor, capital, entrepreneurship) for a given product.</p> <p><b>Personal Finance</b></p> <p>MM2.b.i Investigate multiple ways to pay for goods and services</p> | <p>leadership and effective management.</p> <p>CRP11. Use technology to enhance productivity.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>  |                                |                                  |
| <p><b>Unit 5: Activity: Bringing It Home</b></p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> <li>Describe how citizens use financial institutions.</li> <li>Describe how citizens work within a quality business.</li> <li>Explain circular flow.</li> </ul>                       | <p><b>Personal Finance</b></p> <p>MM2.a.m Describe and evaluate the benefits and risks of basic financial institution services.</p>   | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>   | <p>CCSS: LA 4/5<br/>SL 1.d</p> | <p>NA</p>                        |
| <p>Unit 5: (Optional) <b>Application 1: Rank Your Business Performance</b></p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>   | <p>NA</p>   | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>Are skilled at interacting with other</p> <p>Active listeners who speak with clarity and purpose</p> | <p>CCSS: LA 4/5<br/>SL 4</p>   | <p>NA</p>                        |
| <p><b>Unit 5: (Optional) Application 2: Biz Quiz</b></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"> <li>Explain circular flow.</li> <li>Describe how citizens use financial institutions.</li> <li>Describe how citizens work within</li> </ul> | <p><b>Social Studies</b></p> <p>SS.Econ2.c.3 Compare the skills and knowledge required to produce certain goods and services. Provide an example of the factors of production (i.e., land, labor, capital, entrepreneurship) for a given product.</p> <p><b>Personal Finance</b></p> <p>MM2.a.m Describe and</p>                              | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> <p>Make correct insights about</p>                   | <p>CCSS: LA 4/5<br/>SL 4</p>   | <p><b>Math Practices 1-3</b></p> |

# JA BizTown

| Unit Description and Learning Objectives   | Social Studies and Personal Finance Standards  | Career Ready Practices  | English Language Arts        | Math      |
|--|--|---|------------------------------|-----------|
| <p>a quality business.</p>   | <p>evaluate the benefits and risks of basic financial institution services.</p> <p>MM2.b.i Investigate multiple ways to pay for goods and services</p> | <p>when it is appropriate to apply the use of an academic skill in a workplace situation</p>  |                              |           |
| <p><b>Unit 5: (Optional) Extension: Business Letter</b></p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul> | <p>NA</p>  | <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> | <p>CCSS: LA 4/5<br/>SL 4</p> | <p>NA</p> |

# JA BizTown Adventures

| Session Details   | Social Studies   | Career Ready Practices   | Common Core ELA   | Common Core Math  |
|---|--|--|---|---|
| <p><b>Adventure One: CEO</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use knowledge of skills and interests to select a company</li> <li>Compare potential customers</li> <li>Identify target market</li> <li>Make a strategic decision</li> <li>Identify points in a mission statement</li> <li>Compare applicant resumes</li> <li>Make a budget-based decision</li> <li>Create a letter by making appropriate word choices</li> </ul> | <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job. Interpret career information</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>Recognize problems in the workplace, understand the nature of the problem and devise effective plans to solve the problem</p> <p>Are aware of problems as they occur and quickly take action to address the problem</p> <p>CRP11. Use technology to enhance productivity.</p> | <p><b>Grade 4</b></p> <p>RI.4.1-5<br/>RI.4.7,10<br/>W.4.2b,2d,2e<br/>W.4.8<br/>SL.4.3<br/>L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5<br/>RI.5.7,10<br/>W.5.2b,2d,2e<br/>W.5.8<br/>SL.5.3<br/>L.5.4-6</p> | <p>4.oa.1<br/>4.nbt.4</p>   |
| <p><b>Adventure Two CFO</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use knowledge of skills and interests to select a company</li> <li>Deduct taxes to calculate net pay</li> <li>Determine price of items to make a profit using a formula</li> <li>Compare costs to make budget decisions</li> <li>Read terms and conditions to compare offers</li> <li>Evaluate proposals as part of a decision-making process</li> </ul>  | <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job. Interpret career information</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>Recognize problems in the workplace, understand the nature of the problem and devise effective plans to solve the problem</p> <p>Are aware of problems as they occur and quickly take action to address the problem</p> <p>CRP11. Use technology to enhance productivity.</p> | <p><b>Grade 4</b></p> <p>RI.4.1-5<br/>RI.4.7,10<br/>W.4.2b,2d,2e<br/>W.4.8<br/>SL.4.3<br/>L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5<br/>RI.5.7,10<br/>W.5.2b,2d,2e<br/>W.5.8<br/>SL.5.3<br/>L.5.4-6</p> | <p>4.oa.1<br/>4.nbt.1-2<br/>4.nbt.3<br/>4.nbt.4-6<br/>4.nf.5-6</p> <p>5.nbt.1-2<br/>5.nbt.4-5</p> |

# JA BizTown Adventures

| Session Details   | Social Studies   | Career Ready Practices   | Common Core ELA   | Common Core Math  |
|---|--|--|---|---|
| <p><b>Adventure Three: Marketing Director</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Identify an idea for a new product or service</li> <li>▪ Attempt to resolve solutions to customer pain points</li> <li>▪ Identify characteristics of target markets</li> <li>▪ Explore advertising avenues and marketing tools</li> <li>▪ Plan a marketing campaign</li> <li>▪ Compare cost effectiveness of different advertisements</li> <li>▪ Examine fine print on contracts</li> </ul> | <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job. Interpret career information</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>Recognize problems in the workplace, understand the nature of the problem and devise effective plans to solve the problem</p> <p>Are aware of problems as they occur and quickly take action to address the problem</p> <p>CRP11. Use technology to enhance productivity.</p> | <p><b>Grade 4</b></p> <p>RI.4.1-5<br/>RI.4.7,8,10<br/>SL.4.3<br/>L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5<br/>RI.5.7,8,10<br/>SL.5.3<br/>L.5.4-6</p>   | <p>4.oa.1<br/>4.nbt.4</p> <p>5.nbt.1-2</p>  |
| <p><b>Adventure Four: Sales Manager</b></p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Explore traits that convey good work ethic</li> <li>▪ Compare resumes</li> <li>▪ Use a decision-making process to make hiring decisions</li> <li>▪ Use a problem-solving process to improve customer service</li> </ul>   | <p><b>Personal Finance</b></p> <p>EE2.a.i Assess different types of jobs, based on the skills associated with each job. Interpret career information</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP7. Employ valid and reliable research strategies.</p> <p>Discern which information to use to make decisions, change practices or inform strategies</p> <p>CRP11. Use technology to enhance productivity.</p>   | <p><b>Grade 4</b></p> <p>RI.4.1-5<br/>RI.4.7,10<br/>W.4.2b,2d,2e<br/>W.4.8<br/>SL.4.3<br/>L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5<br/>RI.5.7,10<br/>W.5.2b,2d,2e<br/>W.5.8<br/>SL.5.3<br/>L.5.4-6</p> | <p>4.oa.1<br/>4.nbt.1-2<br/>4.nbt.3<br/>4.nbt.4-6<br/>4.nf.5-6</p> <p>5.nbt.1-2<br/>5.nbt.4-5</p> |

# JA BizTown Adventures

| Session Details  | Social Studies  | Career Ready Practices   | Common Core ELA   | Common Core Math   |
|--|---|--|---|--|
| <p><b>Adventure Five: Consumer</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define gross pay and net pay and calculate net pay</li> <li>▪ Identify services offered by financial institutions.</li> <li>▪ Explore a bank account application</li> <li>▪ Identify parts of a transaction register</li> <li>▪ Explain the importance of a savings account</li> <li>▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments.</li> <li>▪ Explain how money changes hands when a debit card or electronic payment form is used.</li> <li>▪ Demonstrate use of a transaction register to record a debit purchase.</li> <li>▪ Distinguish between needs and wants</li> <li>▪ Create a budget based on monthly income</li> <li>▪ Use fixed costs and needs to make budget decisions</li> <li>▪ Make shopping decisions based on budget and opportunity cost</li> </ul> | <p><b>Personal Finance</b></p> <p>FM1.c.i Compare and contrast the costs and benefits of a decision.</p> <p>Explain that choices may have long-term unintended consequences.</p> <p>SI1.c.i Identify steps to reach a savings goal.</p> <p>Explain how people make spending and saving choices to meet personal savings goals.</p> <p>MM1.a.i Provide examples of household expenses and sources of income.</p> | <p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP11. Use technology to enhance productivity</p> | <p><b>Grade 4</b></p> <p>RI.4.1-5<br/>RI.4.7,10<br/>SL.4.3<br/>L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5<br/>RI.5.7,10<br/>SL.5.3<br/>L.5.4-6</p> | <p>4.oa.1<br/>4.nbt.1-2<br/>4.nbt.3<br/>4.nbt.4</p> <p>5.nbt.1-2</p> |



# JA BizTown Adventures

| Session Details   | Social Studies  | Career Ready Practices  | Common Core ELA  | Common Core Math   |
|---|---|---|--|--|
| <p><b>Improving the JA BizTown Community Adventure</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Make decisions based on their understanding of personal freedoms</li> <li>▪ Determine appropriate allocation of tax funds</li> <li>▪ Create policy based on public safety</li> <li>▪ Base voting decisions on candidate policies and promises.</li> </ul> | <p><b>Social Studies</b></p> <p>SS.Econ1.a.3 Use economic reasoning to compare and contrast the costs and benefits of a decision. Categorize different limited resources (e.g., money, materials, time, labor or workers, land, natural resources, renewable or non-renewable).</p> <p><b>Personal Finance</b></p> <p>SS.BH1.a.4 Describe how a person's understanding, perceptions, and behaviors are affected by relationships and environments</p> <p>SS.BH2.b.4 Give examples of how peoples from different cultures develop different values and ways of interpreting experiences.</p> <p>SS.BH3.a.5 Investigate how interpretations of similarities and differences between and among cultures may lead to understandings or misunderstandings.</p> | <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p> | <p><b>Grade 4</b></p> <p>RI.4.1-5<br/>RI.4.7,10<br/>SL.4.3<br/>L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5<br/>RI.5.7,10<br/>SL.5.3</p> <p>L.5.4-6</p> | <p>4.oa.1<br/>4.nbt.1-2<br/>4.nbt.3<br/>4.nbt.4</p> <p>5.nbt.1-2</p> |

# JA Finance Park

| Unit Description   | Social Studies and Personal Finance Standards   | Work and Career Readiness  | English Language Arts  | Math  |
|--|---|--|--|---|
| <p><b>Unit 1: Income</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Rate their interests, abilities, and values.</li> <li>▪ Determine work preferences and match them to career choices</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Figure net monthly income</li> </ul>   | <p><b>Personal Finance</b></p> <p>EE1.a.m Identify payroll taxes that are deducted from a paycheck.</p> <p>EE1.b.m Evaluate specific examples of intrinsic and extrinsic rewards for a specific career (e.g., salary, flexibility, family time, or goodwill).</p> <p>Compare and contrast employment choices based on intrinsic and extrinsic factors (e.g., salary, flexibility, family time, or goodwill).</p> <p>EE2.a.m Compare the benefits and costs of a variety of post-secondary education and training options.</p>   | <p>WCRS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> <p>WCRS.LIF.1.A: Develop a strong social and cultural identity, and reflect on how it connects with career identity.</p> <p>WCRS.LIF.1.B: Manage emotions and behaviors effectively in academic and workplace situations.</p> | <p><b>Grade 6</b></p> <p>SL.6.1<br/>L.6.1<br/>L.6.3<br/>L.6.4</p> <p><b>Grade 7</b></p> <p>SL.7.1<br/>L.7.1<br/>L.7.3<br/>L.7.4</p> <p><b>Grade 8</b></p> <p>SL.8.1<br/>L.8.1<br/>L.8.3<br/>L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1<br/>L.9-10.1<br/>L.9-10.4</p>                       | <p><b>Grade 6</b></p> <p>RP.6.3b<br/>NS.6.2<br/>NS.6.3<br/>NS.6.5<br/>SP.6.1<br/>SP.6.2</p> <p><b>Grade 7</b></p> <p>RP.7<br/>R2.b<br/>NS.7.2<br/>NS.7.3<br/>EE.7.1<br/>EE.7.2</p>            |
| <p><b>Unit 2: Saving, Investing and Risk Management</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of various saving and investing options</li> <li>▪ Assess personal risk and risk management</li> </ul> | <p><b>Personal Finance</b></p> <p>RMI2.a.m Describe ways in which having insurance can protect a person from financial loss.</p> <p>RMI2.b.i Describe different types of insurance.</p> <p>RMI2.c.i Compare cost of insurance versus cost of loss.</p> <p>MM2.a.m Describe and evaluate the benefits and risks of basic financial institution services.</p> <p>SI1.a.m Compare and contrast places that can be used to save money.</p> <ul style="list-style-type: none"> <li>• Describe ways to decrease expenses in order to increase savings.</li> <li>• Compare pay yourself first to living paycheck to paycheck.</li> <li>• Explain why saving is a prerequisite to investing.</li> </ul> <p>SI1.b.m Analyze the benefits of depositing money into a financial institution.</p> <p>Compare and contrast savings versus checking and debit accounts.</p> <p>SI1.d.m Define simple and compound interest.</p> | <p>WCRS.LIF.1.C: Take responsibility and accountability for actions, behaviors, and commitments.</p> <p>WCRS.LIF.1.D: Acquire the habits, skills, and mindsets that form the basis for academic and career success, including the use of digital tools.</p> <p>WCRS.LIF.1.C: Take responsibility and accountability for actions, behaviors, and commitments.</p>       | <p><b>Grade 6</b></p> <p>RI.6.2<br/>SL.6.1<br/>L.6.1<br/>L.6.3<br/>L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.2<br/>SL.7.1<br/>L.7.1<br/>L.7.3<br/>L.7.4</p> <p><b>Grade 8</b></p> <p>SL.8.1<br/>L.8.1<br/>L.8.3<br/>L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1<br/>L.9-10.1<br/>L.9-10.4</p> | <p><b>Grade 6</b></p> <p>RP.6.3b<br/>NS.6.2<br/>NS.6.3<br/>NS.6.5<br/>SP.6.1<br/>SP.6.2</p> <p><b>Grade 7</b></p> <p>RP.7<br/>R2.b<br/>NS.7.2<br/>NS.7.3<br/>EE.7.1<br/>EE.7.2<br/>SP.7.5</p> |

# JA Finance Park

| Unit Description   | Social Studies and Personal Finance Standards   | Work and Career Readiness  | English Language Arts   | Math   |
|--|---|--|---|--|
| <p><b>Unit 3: Debit and Credit</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide</li> <li>▪ Examine debit and credit cards and their use</li> <li>▪ Explain the benefits and common pitfalls of credit cards</li> <li>▪ Explain the benefits of debit cards</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money</li> </ul> | <p><b>Personal Finance</b></p> <p>MM2.b.m Compare features of digital banking in online banking, bill pay, transfers, and checking account transactions.</p> <p>Compare the use of cash, debit cards, credit cards, checks, and other modern forms of payment.</p> <p>CD1.a.m Assess whether a specific purchase justifies the use of credit.</p> <p>CD1.c.m Compare options for payment on credit cards.</p> <ul style="list-style-type: none"> <li>• Compute the amount of interest paid over time when using credit.</li> <li>• Compare advantages and disadvantages of various debt payment methods.</li> </ul> <p>CD2.a.m Compare the benefits and costs of spending decisions when selecting products or services.</p> <p>Differentiate between a credit card, charge card, and debit card.</p> | <p>WCRS.LIF.2.B: Communicate and collaborate with others, using various modes of communication, across languages, cultures, and contexts.</p> <p>WCRS.LIF.2.C: Demonstrate openness to providing and accepting feedback</p> <p>WCRS.LIF.4.C: Demonstrate effective team-building skills, and facilitate goal-oriented group processes with concern for the people involved.</p> <p>WCRS.LIF.1.C: Take responsibility and accountability for actions, behaviors, and commitments.</p> | <p><b>Grade 6</b></p> <p>SL.6.1<br/>SL.6.2</p> <p><b>Grades 9-10</b></p> <p>L.9-10.1<br/>L.9-10.4</p> <p><b>Grades 11-12</b></p> <p>SL.11-12.1<br/>L.11-12.1<br/>L.11-12.4</p>  | <p><b>Grade 6</b></p> <p>RP.6.3b<br/>NS.6.2</p> <p><b>NS.6.3</b><br/>NS.6.5</p> <p><b>Grade 7</b></p> <p>RP.7.R2.b<br/>NS.7.3<br/>SP.7.5</p> <p><b>Grade 8</b></p> <p>G.8<br/>SP.8.2</p> |
| <p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Compare teen and adult spending patterns</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Relate the need to save money to meet goals</li> <li>▪ Prepare a budget using goals and income</li> </ul>  | <p><b>Personal Finance</b></p> <p>FM2.d.m Analyze long-term and short-term financial goals utilizing elements of goal development strategies.</p> <p>MM1.b.m Plan for ways to save, spend, and give money.</p> <p>Compare responsible saving, spending, and charitable habits.</p> <p>MM1.a.m Construct a basic budget, including allocating spending and savings that spans for a week or a month.</p>   | <p>WCRS.LIF.2.B: Communicate and collaborate with others, using various modes of communication, across languages, cultures, and contexts.</p> <p>WCRS.LIF.2.C: Demonstrate openness to providing and accepting feedback</p> <p>WCRS.LIF.4.C: Demonstrate effective team-building skills, and facilitate goal-oriented group processes with concern for the people involved.</p>  | <p><b>Grade 6</b></p> <p>RI.6.1<br/>SL.6.1<br/>L.6.1<br/>L.6.3<br/>L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.1<br/>SL.7.1<br/>L.7.1<br/>L.7.3<br/>L.7.4</p> <p><b>Grade 8</b></p> <p>RI.8.1<br/>SL.8.1<br/>L.8.1<br/>L.8.3<br/>L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1<br/>L.9-10.1<br/>L.9-10.4</p> | <p><b>Grade 6</b></p> <p>NS.6.2<br/>NS.6.3<br/>NS.6.5</p> <p><b>Grade 7</b></p> <p>NS.7.2<br/>NS.7.3<br/>EE.7.1<br/>EE.7.2</p>   |

# JA Finance Park

| Unit Description   | Social Studies and Personal Finance Standards  | Work and Career Readiness  | English Language Arts  | Math   |
|--|--|--|--|--|
| <p><b>Unit 5: Simulation and Debriefing</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Reflect on their simulation experience</li> </ul> | <p><b>Social Studies</b></p> <p>S.Econ1.a.m Predict the opportunity costs of various decisions and explain why the opportunity cost might differ from person to person or in different situations.</p> <p>Assess how limited resources (e.g., money, land, natural resources, workers, time) impact the choices of individuals, households, communities, businesses, and countries.</p> <p><b>Personal Finance</b></p> <p>MM1.a.m Construct a basic budget, including allocating spending and savings that spans for a week or a month.</p> <p>MM1.b.m Plan for ways to save, spend, and give money.</p> <p>Compare responsible saving, spending, and charitable habits.</p> <p>SI1.c.m Create a savings plan to reach short- and long-term personal saving goals.</p> <p>Analyze how life changes or changes in circumstances can affect a personal savings goal.</p> | <p>WCRS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> | <p><b>Grade 6</b></p> <p>RI.6.1<br/>W.6.1<br/>W.6.4<br/>W.6.9</p> <p><b>Grade 7</b></p> <p>RI.7.1<br/>W.7.1<br/>W.7.4<br/>W.7.9</p> <p><b>Grade 8</b></p> <p>RI.8.1<br/>W.8.1<br/>W.8.4<br/>W.8.9</p> <p><b>Grades 9-10</b></p> <p>RI.9-10.1<br/>W.9-10.4<br/>W.9-10.9</p> | <p><b>Grade 6</b></p> <p>RP.6.3b<br/>NS.6.2<br/>NS.6.3<br/>NS.6.5</p> <p><b>Grade 7</b></p> <p>RP.7.R2.b<br/>NS.7.2<br/>NS.7.3</p> |

# JA Finance Park PBL

| Unit Description   | Social Studies and Personal Finance Standards   | Work and Career Readiness  | Common Core ELA   |
|--|---|--|---|
| <p><b>Unit 1: Income</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Tell the difference between abilities, interests, work preferences, and values</li> <li>▪ Identify career interests and goals as a way to earn future income</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)</li> <li>▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare</li> </ul> | <p><b>Social Studies</b></p> <p>SS.Econ4.b.m Compare and contrast the role of different economic institutions such as banks, labor unions, non-profits, and businesses in an economy.</p> <p><b>Personal Finance</b></p> <p>EE1.a.h Evaluate a paycheck and how payroll taxes along with other deductions (e.g., insurance, retirement account, or flexible spending account for parking, childcare, and health) decrease net income.</p> <p>Analyze the impact of tax liability on income including potential deductions and credits that will impact state and federal income tax.</p> <p>EE1.a.h Prioritize potential occupations based upon the results of a career assessment or interest inventory.</p> <ul style="list-style-type: none"> <li>• Create a career development plan relative to personal interests, aptitudes, and potential earnings.</li> <li>• Explain how career development goals fit with personal skills and attributes, potential earnings</li> </ul> | <p>WCRS.CAR.1.A: Discover:</p> <ul style="list-style-type: none"> <li>• career clusters and pathways</li> <li>• emerging and in-demand careers</li> <li>• postsecondary education and training options</li> </ul> <p>WCRS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> | <p><b>Grades 9-10</b></p> <p>RI .9–10.4<br/>W. 9-10. 1,4<br/>SL. 9-10. 1<br/>L.9-10. 1,4</p> <p><b>Grades 11-12</b></p> <p>RI 11/12.4<br/>W.11/12. 1,4<br/>SL.11/12. 1<br/>L.11/12. 1,4</p> |

# JA Finance Park PBL

| Unit Description   | Social Studies and Personal Finance Standards   | Work and Career Readiness  | Common Core ELA  |
|--|---|--|--|
| <p><b>Unit 2: Saving, Investing and Risk Management</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of savings options and investment vehicles</li> <li>▪ Assess personal risk and risk management</li> </ul> | <p><b>Personal Finance</b></p> <p>SI1.c.h Determine the best options to achieve specific short- and long-term personal saving goals.</p> <p>SI2.b.h Describe a range of investment vehicles (short-term and long-term) for buying and selling investments.</p> <p>SI2.c.h Create personal criteria for investment planning</p> <ul style="list-style-type: none"> <li>• Justify how paying yourself first early and often influences positive progress toward long-term financial planning goals.</li> <li>• Evaluate factors that influence financial investment planning (e.g., age, income, liabilities, assets, goals, family size, or risk tolerance).</li> </ul> <p>SI2.d.h Compare the risk, return, and liquidity of various investment alternatives contrasting a range of short-term and long-term investment strategies.</p> | <p>WCRS.LRN.2.A: Find and use unbiased, rational information to defend ideas and make decisions.</p> <p>WCRS.LRN.2.B: Use design thinking and valid research practices to develop solutions to authentic problems and opportunities.</p> <p>WCRS.LIF.1.C: Take responsibility and accountability for actions, behaviors, and commitments.</p> <p>WCRS.LIF.1.D: Acquire the habits, skills, and mindsets that form the basis for academic and career success, including the use of digital tools.</p> | <p><b>Grades 9-10</b></p> <p>RI .9–10.1<br/>W. 9-10. 1,4,9<br/>SL. 9-10. 1<br/>L.9-10. 1,4</p> <p><b>Grades 11-12</b></p> <p>RI .11-12. 1<br/>W.11-12. 1,4,9<br/>SL11-12. 1<br/>L.11-12. 1,4</p> |
| <p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide</li> <li>▪ Explain debit and credit cards and their uses</li> <li>▪ Identify the advantages and disadvantages related to credit and debit cards</li> <li>▪ Give examples of the best ways to build credit</li> <li>▪ Demonstrate why credit scores are important</li> </ul>                         | <p><b>Personal Finance</b></p> <p>CD1.a.e Analyze uses of credit that provide financial and personal benefits. Predict why someone would make a purchase using credit instead of cash.</p> <p>CD1.c.h Evaluate options for payment on credit cards and the consequences of each option.</p> <ul style="list-style-type: none"> <li>• Compare different debt payment methods.</li> <li>• Calculate the total cost of repaying a loan under various rates of interest and over different time periods.</li> </ul> <p>CD2.a.h Analyze the impact of using a credit card versus debit card as it relates to money management.</p>   | <p>WCRS.LRN.2.A: Find and use unbiased, rational information to defend ideas and make decisions.</p> <p>WCRS.LRN.2.B: Use design thinking and valid research practices to develop solutions to authentic problems and opportunities.</p> <p>WCRS.LIF.2.B: Communicate and collaborate with others, using various modes of communication, across languages, cultures, and contexts.</p> <p>WCRS.LIF.2.C: Demonstrate openness to providing and accepting feedback.</p>                                | <p><b>Grades 9-10</b></p> <p>SL. 9-10.1,4<br/>L.9-10. 1,4</p> <p><b>Grades 11-12</b></p> <p>SL11-12.1,4<br/>L.11-12.1,4</p>  |

# JA Finance Park PBL

| Unit Description  | Social Studies and Personal Finance Standards   | Work and Career Readiness   | Common Core ELA   |
|---|---|---|---|
| <p><b>Unit 4: Budget+</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Distinguish between different kinds of budgets</li> <li>▪ Prepare a budget using goals and income</li> </ul> | <p><b>Personal Finance</b></p> <p>SI1.c.h Determine the best options to achieve specific short- and long-term personal saving goals.</p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.</p> | <p>WCRS.LRN.2.A: Find and use unbiased, rational information to defend ideas and make decisions.</p> <p>WCRS.LRN.2.B: Use design thinking and valid research practices to develop solutions to authentic problems and opportunities.</p> <p>WCRS.LRN.2.C: Develop persistence, initiative, and self-direction in problem-solving and goal attainment</p> <p>WCRS.LRN.3.A: Express creatively, think critically, and produce innovative products and processes by utilizing technology.</p> <p>WCRS.LIF.2.B: Communicate and collaborate with others, using various modes of communication, across languages, cultures, and contexts.</p> <p>WCRS.LIF.2.C: Demonstrate openness to providing and accepting feedback.</p> | <p><b>Grades 9-10</b></p> <p>RI .9–10.1<br/>SL. 9-10.1<br/>L.9-10.1,4</p> <p><b>Grades 11-12</b></p> <p>RI .11-12.1<br/>SL11-12.1<br/>L.11-12.1,4</p> |

# JA Finance Park PBL

| Unit Description   | Social Studies and Personal Finance Standards  | Work and Career Readiness   | Common Core ELA   |
|--|--|---|---|
| <p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes</li> <li>▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts</li> <li>▪ Demonstrate originality and creativity</li> <li>▪ Build confidence, self-esteem, and teamwork skills</li> </ul> | <p><b>Personal Finance</b></p> <p>FM2.e.h Describe how to incorporate philanthropic opportunities into personal financial goals.</p> <p>FM2.a.h Assess the impact of individual values and behaviors on financial decisions and goals.</p> <p>FM2.b.h Evaluate strategies individuals use to manage emotions impacting financial decisions.</p> <p>FM2.c.h Critique a financial plan and identify areas that may have been influenced by external sources.</p> <p>FM2.d.h Distinguish how an investment plan that incorporates a goal development strategy reflects various life factors (e.g., age, personal values, income, liabilities, assets, goals, family size, risk tolerance, or net worth).</p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.</p> | <p>WCRS.CAR.1.B: Create future career and education goals that are informed by their personal:</p> <ul style="list-style-type: none"> <li>• interests</li> <li>• skills</li> <li>• work values</li> <li>• areas of strengths and challenges</li> <li>• aspirations and lifestyle choices</li> </ul> <p>WCRS.CAR.1.C: Understand that making career and education decisions will evolve in an ever-changing world of work throughout their lifetime.</p> <p>WCRS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> <p>WCRS.CAR.2.B: Compare the effect of personal income and student loan debt on financial goals.</p> <p>WCRS.LRN.2.A: Find and use unbiased, rational information to defend ideas and make decisions.</p> <p>WCRS.LRN.2.B: Use design thinking and valid research practices to develop solutions to authentic problems and opportunities.</p> <p>WCRS.LRN.2.C: Develop persistence, initiative, and self-direction in problem-solving and goal attainment</p> <p>WCRS.LRN.4.C: Use digital presentation applications to create and deliver a presentation.</p> | <p><b>Grades 9-10</b></p> <p>RI .9–10.1,4,8</p> <p>W. 9-10. 1</p> <p>W. 9-10.4-9</p> <p>SL. 9-10. 1</p> <p>SL.9-10.4-6</p> <p>L.9-10. 1-6</p> <p><b>Grades 11-12</b></p> <p>RI .11-12.1,4,8</p> <p>W.11-12.1</p> <p>W. 11-12.4-9</p> <p>SL.11-12. 1</p> <p>SL.11-12.4-6</p> <p>L.11-12. 1-6</p> |



# JA Finance Park Advanced

| Unit Description and Objectives  | Social Studies and Personal Finance Standards  | Work and Career Readiness  | English Language Arts   |
|--|--|--|---|
| <p><b>Theme 1: Employment and Income</b></p> <p><b>Foundation 1 Career Cluster</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Examine careers and corresponding career clusters.</li> <li>▪ Apply interests and skills to specific career clusters.</li> <li>▪ Research possible careers within a chosen career cluster.</li> <li>▪ Analyze how interests and skills may relate to a specific career cluster.</li> </ul> | <p><b>Personal Finance</b></p> <p>EE2.b.h Research and identify a job or field that may be high demand in the future based on emerging technologies. Assess employment trends and how those will impact future career paths.</p>   | <p>WCRS.CAR.1.A: Discover:</p> <ul style="list-style-type: none"> <li>• career clusters and pathways</li> <li>• emerging and in-demand careers</li> <li>• postsecondary education and training options</li> </ul> <p>WCRS.CAR.1.E: Use labor market information to determine how current and future job demand impacts salary and job availability.</p> <p>WCRS.CAR.3.A: Discuss and evaluate career area(s) of interest based on labor market information such as long-term projections of total annual job openings, salary ranges, and costs of postsecondary education and training.</p> | <p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p><br><p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p> |
| <p><b>Theme 1 Foundation 2 Net Income</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the difference between gross pay and net pay.</li> <li>▪ Identify the components on an earnings statement (pay stub) that affect net income.</li> <li>▪ Calculate net monthly income after removing taxes, benefits, and other deductions.</li> </ul>  | <p><b>Personal Finance</b></p> <p>EE1.a.h Evaluate a paycheck and how payroll taxes along with other deductions (e.g., insurance, retirement account, or flexible spending account for parking, childcare, and health) decrease net income.</p> <p>EE1.a.m Identify payroll taxes that are deducted from a paycheck.</p> | <p>WCRS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p>   | <p><b>Grades 9-10</b></p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.SL.1</p><br><p><b>Grades 11-12</b></p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.SL.1</p>                        |

# JA Finance Park Advanced

| Unit Description and Objectives   | Social Studies and Personal Finance Standards  | Work and Career Readiness   | English Language Arts  |
|---|--|---|--|
| <p><b>Theme 2: Employment and Education</b></p> <p><b>The Value of Education</b></p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the benefits of postsecondary education, including trade schools and military service.</li> <li>Identify the income projection for a variety of careers.</li> <li>Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</li> </ul> | <p><b>Personal Finance</b></p> <p>EE2.a.h Assess how people’s willingness and ability to plan for the future affects their decision to increase their education or job training in a dynamic and changing labor market.</p> <p>Compare the employment rates of workers with different skills.</p> <p>Evaluate the return on investment of the preparation requirements for different career pathways.</p>                | <p>WCRS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> <p>WCRS.CAR.3.B: Compare and contrast postsecondary education and training options for career area(s) of interest including:</p> <ul style="list-style-type: none"> <li>four-year college</li> <li>technical college</li> <li>registered apprenticeships</li> <li>military training</li> <li>industry-recognized credentials</li> <li>startup incubators, and</li> <li>on-the-job training.</li> </ul> | <p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>                                |
| <p><b>Theme 3: Financial Responsibility and Decision Making</b></p> <p><b>Financial Decision Making</b></p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use rational and considered decision-making steps to select financial goals and priorities.</li> <li>Explain how decisions made today can impact the future</li> </ul>  | <p><b>Social Studies</b></p> <p>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p> <p><b>Personal Finance</b></p> <p>FM1.c.h Perform a cost-benefit analysis on a real-world situation.</p> <p>FM2.a.h Assess the impact of individual values and behaviors on financial decisions and goals.</p> | <p>WCRS.LIF.1.C: Take responsibility and accountability for actions, behaviors, and commitments.</p>  | <p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p> |

# JA Finance Park Advanced

| Unit Description and Objectives  | Social Studies and Personal Finance Standards  | Work and Career Readiness   | English Language Arts  |
|--|--|---|--|
| <p><b>Theme 4: Planning and Money Management</b></p> <p><b>Next-Level Budgeting</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize some of the reasons why people might spend more than they earn.</li> <li>▪ Identify and use parts of a budget.</li> <li>▪ List the long-term effects of overspending.</li> </ul>  | <p><b>Personal Finance</b></p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.</p>  | <p>WCRS.LIF.2.B: Communicate and collaborate with others, using various modes of communication, across languages, cultures, and contexts.</p> <p>WCRS.LIF.2.C: Demonstrate openness to providing and accepting feedback</p> | <p>RI.9-10 1,4<br/>SL 9-10 1,2<br/>L 9-10 1- 6</p> <p>RI.11-12 1,4<br/>SL 9-10 1,2<br/>L 11-12 1- 6</p>  |
| <p><b>Theme 5: Risk Management and Insurance</b></p> <p><b>Insurance</b></p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize strategies for managing risk.</li> <li>▪ List the benefits of having insurance for risk management.</li> <li>▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance.</li> <li>▪ Compare insurance policies.</li> </ul> | <p><b>Personal Finance</b></p> <p>RMI1.a.h Determine different perceptions of risk based on age, culture, and social status. Analyze the financial cost of taking a risk versus outsourcing the risk (e.g., contract for services, insurance, or utilization of technology).</p> <p>RMI2.a.h Evaluate why some types of insurance are required by law</p> <p>RMI2.b.h Compare the different types of insurance and the level of protection they provide including options provided by a person, an employer, and the government.</p> | <p>WCRS.LIF.2.B: Communicate and collaborate with others, using various modes of communication, across languages, cultures, and contexts.</p> <p>WCRS.LIF.2.C: Demonstrate openness to providing and accepting feedback</p> | <p>RI.9-10 1,4<br/>W.9-10 1,2,4,6,7,8<br/>SL 9-10 1,2,4,5<br/>L 9-10 1- 6</p> <p>RI.11-12 1,4<br/>W.11-12 2,4,6,7,8<br/>SL 9-10 1,2,4,5<br/>L 11-12 1- 6</p> |

# JA Finance Park Advanced

| Unit Description and Objectives  | Social Studies and Personal Finance Standards   | Work and Career Readiness   | English Language Arts   |
|--|---|---|---|
| <p><b>Theme 6: Investing</b></p> <p><b>Investing for the Future</b></p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize different investment options.</li> <li>▪ Compare the benefits and risks of various investment options.</li> <li>▪ Create a diversified investment portfolio that maximizes profit</li> </ul> | <p><b>Personal Finance</b></p> <p>SI1.d.h Compare and contrast the opportunity cost and reward of basic saving options (e.g., savings accounts, money market accounts, or certificates of deposit). Evaluate the effect of compound interest on savings options.</p> <p>SI2.a.h Explain the role of revenue generating assets in building net worth (e.g., real estate or entrepreneurship). Evaluate the effect of compounding earned interest on investments. Compute time value of money (TVM) principles (e.g., compound interest or Rule of 72).</p> <p>SI2.b.h Describe a range of investment vehicles (short-term and long-term) for buying and selling investments. Explain the concept of asset allocation, associated fees, and their effect on the rate of return.</p> | <p>WCRS.LIF.2.B: Communicate and collaborate with others, using various modes of communication, across languages, cultures, and contexts.</p> <p>WCRS.LIF.2.C: Demonstrate openness to providing and accepting feedback</p> <p>WCRS.LRN.2.C: Develop persistence, initiative, and self-direction in problem-solving and goal attainment</p> | <p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p><br><p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p> |

# JA Finance Park Advanced

| Unit Description and Objectives  | Social Studies and Personal Finance Standards  | Work and Career Readiness  | English Language Arts  |
|--|--|--|--|
| <p><b>Theme 7: Simulation and Debrief</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify key learnings from the JA Finance Park simulation.</li> <li>Analyze and apply lessons learned to future career and money management goals.</li> </ul> | <p><b>Personal Finance</b></p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.</p> <p>SI1.c.h Determine the best options to achieve specific short- and long-term personal saving goals.</p> <p>Compare and contrast financial services and products to achieve personal saving goals.</p> <p>FM2.d.h Distinguish how an investment plan that incorporates a goal development strategy reflects various life factors (e.g., age, personal values, income, liabilities, assets, goals, family size, risk tolerance, or net worth).</p> | <p>WCRS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> <p>WCRS.CAR.2.B: Compare the effect of personal income and student loan debt on financial goals.</p> <p>WCRS.LRN.2.C: Develop persistence, initiative, and self-direction in problem-solving and goal attainment</p> <p>WCRS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> <p>WCRS.CAR.2.B: Compare the effect of personal income and student loan debt on financial goals.</p> <p>WCRS.LRN.2.A: Find and use unbiased, rational information to defend ideas and make decisions.</p> | <p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p> |

# JA Finance Park Advanced Extension Activities

| Extension Details  | Extension Objectives  | Social Studies Standards  | Career Ready Practices   |
|--|---|---|--|
| <b>Theme One: Employment and Income</b>  |   |   |  |
| <p><b>Entrepreneurial Strengths and Talents</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the characteristics of a successful entrepreneur.</li> <li>Examine personal entrepreneurial qualifications and characteristics.</li> <li>Develop a plan for building entrepreneurial skills.</li> </ul>  | <p><b>Personal Finance</b></p> <p>SI2.a.h Explain the role of revenue generating assets in building net worth (e.g., real estate or entrepreneurship).</p>  | <p>WCERS.CAR.1.A: Discover</p> <ul style="list-style-type: none"> <li>entrepreneurship pros and cons</li> </ul> <p>WCERS.CAR.2.A: Identify emerging and in-demand careers and entrepreneurship opportunities that align with personal interests, skills, and work values.</p>  |
| <p><b>Job Loss</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</li> <li>Develop a plan for preparing for job loss.</li> <li>Identify professional development and job retraining opportunities to help when job loss happens.</li> </ul> | <p><b>Personal Finance</b></p> <p>EE2.a.h Assess how people’s willingness and ability to plan for the future affects their decision to increase their education or job training in a dynamic and changing labor market.</p> | <p>WCERS.CAR.1.C: Understand that making career and education decisions will evolve in an ever-changing world of work throughout their lifetime.</p> <p>WCERS.CAR.2.C: Evaluate the need for lifelong learning to navigate one’s career in a diverse and changing economy.</p> |
| <p><b>My Work Values and Responsibilities</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</li> <li>Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</li> </ul>                     | <p><b>Personal Finance</b></p> <p>FM2.a.h Assess the impact of individual values and behaviors on financial decisions and goals.</p>  | <p>WCERS.CAR.2.D: Explain how some high-leverage skills transfer across multiple career opportunities.</p>   |

# JA Finance Park Advanced Extension Activities

| Extension Details  | Extension Objectives  | Social Studies Standards   | Career Ready Practices  |
|--|---|--|---|
| <p><b>The IRS W-4 Form</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the purpose of the W-4 form.</li> <li>▪ Examine the employee sections of the W-4 form</li> </ul>  | <p><b>Personal Finance</b></p> <p>EE.1.a.h Understand and follow the requirements of filing income taxes.</p>  | <p>WCRS.LIF.1.C: Take responsibility and accountability for actions, behaviors, and commitments.</p>  |
| <p><b>Theme Two: Employment and Education</b></p>  |   |  |   |
| <p><b>Applying for Financial Aid with FAFSA</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the rationale for completing the FAFSA form.</li> <li>▪ Identify the resources and information required for the FAFSA form.</li> <li>▪ Develop an action plan for completing the FAFSA form.</li> </ul> | <p><b>Personal Finance</b></p> <p>PF 4.4.1 Free Application for Federal Student Aid (FAFSA), Student Loans, Scholarships, Work Study and Grants</p> <p>CD2.a.h Compare various types of student loans, repayment options, and alternatives of paying for post-secondary education or training.</p> | <p>WCRS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> <p>WCRS.CAR.2.B: Compare the effect of personal income and student loan debt on financial goals.</p> |

# JA Finance Park Advanced Extension Activities

| Extension Details  | Extension Objectives  | Social Studies Standards   | Career Ready Practices  |
|--|---|--|---|
| <p><b>Career Decisions</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use a process to develop a career plan.</li> <li>▪ Identify career choices that match interests and abilities</li> <li>▪ Develop a SMART goal to help achieve a chosen career</li> </ul>  | <p><b>Personal Finance</b></p> <p>EE1.a.h Prioritize potential occupations based upon the results of a career assessment or interest inventory.</p> <p>Create a career development plan relative to personal interests, aptitudes, and potential earnings.</p> <p>Explain how career development goals fit with personal skills and attributes, current activities, and postsecondary plan.</p> <p>EE2.a.h Assess how people’s willingness and ability to plan for the future affects their decision to increase their education or job training in a dynamic and changing labor market.</p> | <p>WCRS.CAR.1.B: Create future career and education goals that are informed by their personal:</p> <ul style="list-style-type: none"> <li>• interests</li> <li>• skills</li> <li>• work values</li> <li>• areas of strengths and challenges</li> <li>• aspirations and lifestyle choices</li> </ul> <p>WCRS.CAR.1.C: Understand that making career and education decisions will evolve in an ever-changing world of work throughout their lifetime.</p> <p>WCRS.CAR.3.C: Create and regularly update an academic and career plan for high school and for after high school, with trusted adults, that aligns with career area(s) of interest.</p> |
| <p><b>Grades Count!</b></p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>      | <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions.</li> <li>▪ Calculate a possible GPA based on potential new courses.</li> <li>▪ List the positive steps they can take to be successful with potential new courses</li> </ul> | <p><b>Personal Finance</b></p> <p>FM2.a.h Assess the impact of individual values and behaviors on financial decisions and goals</p>  | <p>WCRS.LRN.1.A: Engage in challenging courses and opportunities that align with academic and career goals.</p> <p>WCRS.LRN.1.C: Learn how academic skills and content can be applied in various careers and workplace settings.</p>  |



# JA Finance Park Advanced Extension Activities

| Extension Details  | Extension Objectives   | Social Studies Standards  | Career Ready Practices   |
|--|--|---|--|
| <p><b>Interpreting a Financial Aid Award Letter</b></p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>   | <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the options available upon receiving a financial aid award letter.</li> <li>Analyze the parts of a financial aid award letter.</li> <li>Identify effective strategies for negotiating additional financial aid.</li> </ul>   | <p><b>Personal Finance</b></p> <p>CD2.a.h Compare various types of student loans, repayment options, and alternatives of paying for post-secondary education or training.</p>                             | <p>WCERS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> <p>WCERS.CAR.4b.B: Know the financial resources available that support postsecondary educational goals</p> |
| <p><b>Paying for Postsecondary Education</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify a savings goal and plan.</li> <li>Contrast grants and scholarships with student loans.</li> <li>Explain the responsibilities associated with student loan debt.</li> </ul>  | <p><b>Personal Finance</b></p> <p>CD2.a.h Compare various types of student loans, repayment options, and alternatives of paying for post-secondary education or training.</p>                             | <p>WCERS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> <p>WCERS.CAR.4b.B: Know the financial resources available that support postsecondary educational goals</p> |
| <p><b>Theme Three: Financial Responsibility and Decision Making</b></p>  |  |   |  |
| <p><b>Buying Your First Car</b></p> <p>Students learn to be smart consumers when purchasing a new or used car</p>  | <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Compare benefits of buying and leasing a car.</li> <li>Identify costs associated with buying and owning a car.</li> <li>Explain benefits of buying new and used cars.</li> <li>Analyze costs and features of several vehicles to identify the best car for one's needs.</li> </ul> | <p><b>Social Studies</b></p> <p>SS.Econ1.a.h Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p> | <p>WCERS.LIF.1.C: Take responsibility and accountability for actions, behaviors, and commitments</p>   |

# JA Finance Park Advanced Extension Activities

| Extension Details   | Extension Objectives  | Social Studies Standards   | Career Ready Practices   |
|---|---|--|--|
| <p><b>Cost of Living</b></p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>                      | <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare cost of living in different states.</li> <li>▪ Discover the different median wage for different states and occupations.</li> <li>▪ Make a four-step plan for the future.</li> </ul>   | <p><b>Personal Finance</b></p> <p>EE1.b.h Assess ways workers are compensated in different industries and sectors</p>  | <p>WCRS.LIF.1.D: Acquire the habits, skills, and mindsets that form the basis for academic and career success, including the use of digital tools.</p>   |
| <p><b>My Financial Future and Debt</b></p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>          | <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the effects of late or missed payments.</li> <li>▪ Explain the effect of debts on a person’s net worth.</li> <li>▪ Distinguish between good use and misuse of credit cards.</li> </ul>  | <p><b>Personal Finance</b></p> <p>CD1.a.e Analyze uses of credit that provide financial and personal benefits. Predict why someone would make a purchase using credit instead of cash.</p> <p>CD1.c.h Evaluate options for payment on credit cards and the consequences of each option.</p> <p>CD2.a.h Analyze the impact of using a credit card versus debit card as it relates to money management</p> | <p>WCRS.LRN.2.A: Find and use unbiased, rational information to defend ideas and make decisions.</p> <p>WCRS.LRN.2.B: Use design thinking and valid research practices to develop solutions to authentic problems and opportunities.</p> |
| <p><b>Philanthropy</b></p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p> | <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the difference between philanthropy and charity.</li> <li>▪ Express how society benefits when others donate money for worthy causes.</li> <li>▪ Evaluate how philanthropy fits within a personal financial plan.</li> <li>▪ Clarify how charitable giving may have tax benefits.</li> </ul> | <p><b>Personal Finance</b></p> <p>FM2.e.h Describe how to incorporate philanthropic opportunities into personal financial goals.</p>   | <p>WCRS.LIF.1.D: Acquire the habits, skills, and mindsets that form the basis for academic and career success, including the use of digital tools</p>  |

# JA Finance Park Advanced Extension Activities

| Extension Details   | Extension Objectives   | Social Studies Standards  | Career Ready Practices   |
|---|--|---|--|
| <p><b>Planning for Financial Success</b></p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>  | <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the steps for financial goal planning.</li> <li>Identify a financial goal and develop a plan to reach it.</li> </ul>   | <p><b>Personal Finance</b></p> <p>MM2.a.h Compare financial institutions and service providers</p> <p>FM2.a.h Assess the impact of individual values and behaviors on financial decisions and goals.</p> <p>EE2.a.h Assess how people’s willingness and ability to plan for the future affects their decision to increase their education or job training in a dynamic and changing labor market.</p> | <p>WCRS.CAR.1.D: Understand the impacts of earning potential and the total cost of education or training on a chosen career pathway.</p> <p>WCRS.CAR.4b.C: Create a financial plan to support postsecondary education and training that includes a plan on how student loans will be repaid.</p> |
| <p><b>Sales and Property Taxes</b></p> <p>Students determine the impact taxes have on financial decision making.</p>  | <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain what taxes are used for.</li> <li>Recognize different types of taxes.</li> <li>Analyze the impact of taxes on financial decisions, such as buying a car or a home.</li> </ul>  | <p><b>Personal Finance</b></p> <p>EE1.a.h Analyze the impact of tax liability on income including potential deductions and credits that will impact state and federal income tax.</p>   | <p>WCRS.LIF.1.C: Take responsibility and accountability for actions, behaviors, and commitments.</p>   |
| <p><b>Theme Four: Planning and Money Management</b></p>   |  |   |  |
| <p><b>A World Without Cash</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explore different payment types, and classify the pros and cons of using payment apps.</li> <li>Identify potential security issues with using payment apps.</li> <li>Analyze how to use a payment app to manage spending.</li> </ul> | <p><b>Personal Finance</b></p> <p>MM2.a.h Compare financial institutions and service providers</p> <p>MM2.b.h Assess the advantages and disadvantages of digital banking (e.g., online banking, bill pay, transfers, or checking account transactions).</p> <p>MM2.c.h Compare online and mobile systems or applications used as a means of alternative currency.</p>                                 | <p>WCRS.LIF.1.D: Acquire the habits, skills, and mindsets that form the basis for academic and career success, including the use of digital tools</p>  |
| <p><b>Extracurricular Expenses</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Outline a short-term financial goal for how to save for extracurricular expenses.</li> <li>Generate a personal budget to achieve the goal</li> </ul>   | <p><b>Personal Finance</b></p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending..</p>  | <p>WCRS.LIF.1.C: Take responsibility and accountability for actions, behaviors, and commitments.</p>   |

# JA Finance Park Advanced Extension Activities

| Extension Details  | Extension Objectives   | Social Studies Standards   | Career Ready Practices   |
|--|--|--|--|
| <p><b>Unexpected Expenses</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Evaluate if an emergency fund should be used for different emergency scenarios.</li> <li>Create an emergency fund savings plan for an emergency.</li> <li>Analyze how saving for an emergency fund can impact a monthly budget.</li> </ul> | <p><b>Personal Finance</b></p> <p>MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending..</p>   | <p>WCERS.LRN.2.C: Develop persistence, initiative, and self-direction in problem-solving and goal attainment</p>                                       |
| <p><b>Theme Five: Risk Management and Insurance</b></p>  |  |  |  |
| <p><b>Auto Insurance</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Differentiate among the main types of auto insurance coverage.</li> <li>Identify ways to mitigate risk to help keep auto insurance costs down.</li> </ul>  | <p><b>Personal Finance</b></p> <p>RMI1.a.h Determine different perceptions of risk based on age, culture, and social status. Analyze the financial cost of taking a risk versus outsourcing the risk (e.g., contract for services, insurance, or utilization of technology).</p> | <p>WCERS.LIF.1.D: Acquire the habits, skills, and mindsets that form the basis for academic and career success, including the use of digital tools</p> |
| <p><b>Mortgages</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the expenses associated with taking out a mortgage.</li> <li>Differentiate among different types of mortgages.</li> </ul>  | <p><b>Social Studies</b></p> <p>SS.Econ1.a.h Perform a cost–benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular decision.</p>  | <p>WCERS.LIF.1.D: Acquire the habits, skills, and mindsets that form the basis for academic and career success, including the use of digital tools</p> |
| <p><b>Theme 6: Investing</b></p>   |  |  |  |

# JA Finance Park Advanced Extension Activities

| Extension Details  | Extension Objectives   | Social Studies Standards   | Career Ready Practices  |
|--|--|--|---|
| <p><b>Purchasing Stocks</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize basic principles of investing in stocks.</li> <li>▪ Identify factors that affect stocks and the stock market.</li> <li>▪ List strategies for smart investing.</li> </ul> | <p><b>Personal Finance</b></p> <p>SI2.d.h Compare the risk, return, and liquidity of various investment alternatives contrasting a range of short-term and long-term investment strategies.</p> <p>Identify financial risks, including inflation, deflation, and recession</p> <p>Assess the long-term investment potential associated with the stock market, focusing on fundamentals such as diversification, risk-reward, dollar cost averaging, and investor behavior.</p> | <p>WCRS.LIF.1.C: Take responsibility and accountability for actions, behaviors, and commitments.</p>            |
| <p><b>Investing for Retirement</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the benefits of funding retirement early.</li> <li>▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs.</li> </ul>                             | <p><b>Personal Finance</b></p> <p>SI2.b.h Describe a range of investment vehicles (short-term and long-term) for buying and selling investments. Explain the concept of asset allocation, associated fees, and their effect on the rate of return.</p>   | <p>WCRS.LRN.2.C: Develop persistence, initiative, and self-direction in problem-solving and goal attainment</p> |