



empowering young people to
own their economic success®

**A Correlation:
NORTH DAKOTA
Academic Standards
and
Junior Achievement
Capstone Programs**

Updated April 2021
[North Dakota Social Studies Content Standards](#)

ASCA Career Development Standards
Common Core State Standards Included

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Overview

In this document, Junior Achievement's Capstone programs are correlated to Iowa State Academic Standards for Social Studies, Financial Literacy, and Employability Skills, where applicable. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or volunteer as needed. Alternate delivery methods, such as remote digital delivery and student self-guided options, cover the same learning objectives for social studies standards and financial literacy; however, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons designed to support social studies standards, hands-on activities, and active participation in a simulated community which accommodates 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 Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the 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. Throughout the program, students use critical-thinking skills to learn about key economic concepts as they explore and enhance their understanding of free enterprise and have the opportunity to assume several roles in the economy.

The *JA Finance Park* program addresses fundamental financial literacy, work readiness and economic concepts, encouraging students to manage their finances, explore career interests and opportunities and develop work-readiness skills. *JA Finance Park* provides two curriculum level options: Entry Level and Advanced

Geared towards students who are new to personal finances or have never taken a financial literacy class, *JA Finance Park Entry Level* helps students build a foundation upon which they can make intelligent financial decisions that last a lifetime.

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, or virtual classroom experience, where students engage with volunteers and put into practice what they have learned by developing a personal budget.

JA Finance Park Entry Level offers three implementation options:

- Traditional classroom educator-led presentation format
- Project-Based Learning (PBL) format structured to include student group and independent work and a culminating project for upper grade students
- 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	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>E.3_5.3 Identify factors that influence saving and spending choices.</p>	<p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.3.2 Seek co-curricular and community experiences to enhance the school experience.</p>	<p>Grade 4 RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5 RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6 RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4 4.NBT.3 4.NBT.4</p> <p>Grade 5 5.NBT.5 5.NBT.7</p> <p>Grade 6 6.NS.3</p> <p>Mathematic Practices 4-6 1-7</p>

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Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity (e.g., needs and wants, goods and services, opportunity cost).</p> <p>E.3_5.3 Identify factors that influence saving and spending choices.</p> <p>E.3_5.4 Describe the necessity and impact of community services.</p>	<p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.3.2 Seek co-curricular and community experiences to enhance the school experience.</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p>	<p>Grade 4 RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4 L.4.6</p> <p>Grade 5 RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>Grade 6 R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>Grade 4 4.MD.4</p> <p>Grade 5 5.MD.2</p> <p>Mathematic Practices 4-6 1 2 4</p>

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Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	NA	<p>2.1.1 Develop skills to locate, evaluate and interpret career information</p> <p>2.1.2 Learn about the variety of traditional and nontraditional occupations</p> <p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.5 Learn to make decisions</p> <p>2.1.11 Acquire employability skills such as working on a team, problem-solving and organizational skills</p> <p>2.1.12 Apply job readiness skills to seek employment opportunities</p> <p>2.1.13 Demonstrate knowledge about the changing workplace</p> <p>2.1.16 Learn how to write a résumé ELO</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>2.1.19 Utilize time-and task-management skills</p>	<p>Grade 4 RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5 RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6 SL.6.1 L.6.1 L.6.2 L.6.4 L.6.6</p>	<p>Grade 4 4.MD.4</p> <p>Grade 5 5.MD.2</p> <p>Mathematic Practices 4-6 2 4-6</p>

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Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Unit 4: Business Management Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity (e.g., needs and wants, goods and services, opportunity cost).</p>	<p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.4 Seek information and support from faculty, staff, family and peers</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p> <p>1.3.2 Seek co-curricular and community experiences to enhance the school experience.</p>	<p>Grade 4 W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5 W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6 W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4 4.NBT.5</p> <p>Grade 5 5.NBT.5</p> <p>Grade 6 6.NS.2 6.NS.3</p> <p>Mathematica Practices 4-6 1-7</p>

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Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at <i>JA BizTown</i> ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at <i>JA BizTown</i> ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity (e.g., needs and wants, goods and services, opportunity cost).</p>	<p>1.2.4 Seek information and support from faculty, staff, family and peers</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p> <p>1.2.7 Become a self-directed and independent learner</p> <p>2.1.11 Acquire employability skills such as working on a team, problem-solving and organizational skills</p> <p>2.1.13 Demonstrate knowledge about the changing workplace</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>2.1.19 Utilize time-and task-management skills</p>	<p>Grade 4</p> <p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5</p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6</p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 5</p> <p>5.NBT.5</p> <p>Mathematic Practices 4-6</p> <p>1-7</p>

JA BizTown Adventures

Session Details	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision and compile a letter to encourage customers.</p> <p>Objectives:</p> <ul style="list-style-type: none"> • Use knowledge of skills and interests to select a company • Compare potential customers • Identify target market • Make a strategic decision • Identify points in a mission statement • Compare applicant resumes • Make a budget-based decision • Create a letter by making appropriate word choices 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity (e.g., needs and wants, goods and services, opportunity cost).</p> <p>E.3_5.3 Identify factors that influence saving and spending choices.</p>	<p>2.1.5 Learn to make decisions</p> <p>2.1.11 Acquire employability skills such as working on a team, problem-solving and organizational skills</p> <p>2.1.13 Demonstrate knowledge about the changing workplace</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>2.1.19 Utilize time-and task-management skills</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5.2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p>
<p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p>Objectives:</p> <ul style="list-style-type: none"> • Use knowledge of skills and interests to select a company • Deduct taxes to calculate net pay • Determine price of items to make a profit using a formula • Compare costs to make budget decisions • Read terms and conditions to compare offers • Evaluate proposals as part of a decision-making process 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity (e.g., needs and wants, goods and services, opportunity cost).</p> <p>E.3_5.3 Identify factors that influence saving and spending choices.</p>	<p>2.1.5 Learn to make decisions</p> <p>2.1.11 Acquire employability skills such as working on a team, problem-solving and organizational skills</p> <p>2.1.13 Demonstrate knowledge about the changing workplace</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>2.1.19 Utilize time-and task-management skills</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5.2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <ul style="list-style-type: none"> • Use knowledge of skills and interests to select a company • Identify an idea for a new product or service • Attempt to resolve solutions to customer pain points • Identify characteristics of target markets • Explore advertising avenues and marketing tools • Plan a marketing campaign • Compare cost effectiveness of different advertisements • Examine fine print on contracts 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity (e.g., needs and wants, goods and services, opportunity cost).</p> <p>E.3_5.3 Identify factors that influence saving and spending choices.</p>	<p>2.1.5 Learn to make decisions</p> <p>2.1.11 Acquire employability skills such as working on a team, problem-solving and organizational skills</p> <p>2.1.13 Demonstrate knowledge about the changing workplace</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>2.1.19 Utilize time-and task-management skills</p>	<p>Grade 4 RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p>
<p>Adventure Four: Sales Manager</p> <p>The Sales manager follows decision making and problem solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <ul style="list-style-type: none"> • Use knowledge of skills and interests to select a company • Explore traits that convey good work ethic • Compare resumes • Use a decision making process to make hiring decisions • Use a problem solving process to improve customer service 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity (e.g., needs and wants, goods and services, opportunity cost).</p> <p>E.3_5.3 Identify factors that influence saving and spending choices.</p>	<p>2.1.5 Learn to make decisions</p> <p>2.1.11 Acquire employability skills such as working on a team, problem-solving and organizational skills</p> <p>2.1.13 Demonstrate knowledge about the changing workplace</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p> <p>2.1.19 Utilize time-and task-management skills</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5.2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <ul style="list-style-type: none"> • Define gross pay and net pay and calculate net pay • Identify services offered by financial institutions. • Explore a bank account application • Identify parts of a transaction register • Explain the importance of a savings account • Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments . • Explain how money changes hands when a debit card or electronic payment form is used • Demonstrate use of a transaction register to record a debit purchase. • Distinguish between needs and wants • Create a budget based on monthly income • Use fixed costs and needs to make budget decisions • Make shopping decisions based on budget and opportunity cost 	<p>E.3_5.1 Utilize fundamental principles and concepts of economics to understand economic activity (e.g., needs and wants, goods and services, opportunity cost).</p> <p>E.3_5.3 Identify factors that influence saving and spending choices.</p>	<p>2.1.5 Learn to make decisions.</p> <p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.2.2 Learn and apply critical-thinking skills</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

JA Finance Park

Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income.</p>	<p>2.3.8 Demonstrate how interests, abilities and achievement relate to achieving personal, social, educational and career goals</p> <p>2.2.2 Identify personal skills, interests and abilities and relate them to current career choice</p> <p>2.2.4 Know the various ways in which occupations can be classified</p> <p>2.2.5 Use research and information resources to obtain career information</p> <p>2.2.6 Learn to use the Internet to access career-planning information</p> <p>2.2.7 Describe traditional and nontraditional career choices and how they relate to career choice</p> <p>2.2.4 Know the various ways in which occupations can be classified ELO</p>	<p>Grade 6 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7.1 RP.7.2. NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p> <p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt; and the rights and responsibilities of borrowers.</p>	<p>2.1.5 Learn to make decisions.</p> <p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.2.2 Learn and apply critical-thinking skills</p>	<p>Grade 6 RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7.1 RP.7.2 NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

JA Finance Park

Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.4.1 Explain the role of businesses and financial institutions in a market economy.</p> <p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt; and the rights and responsibilities of borrowers.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively.</p>	<p>2.1.5 Learn to make decisions.</p> <p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p>	<p>Grade 6 SL.6.1 SL.6.2</p> <p>Grades 9-10 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.1 RP.7.2 NS.7.3 SP.7.5</p>

JA Finance Park

Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p> <p>2.1.4 Learn how to interact and work cooperatively in teams</p> <p>2.1.5 Learn to make decisions</p> <p>2.1.6 Learn how to set goals</p> <p>2.1.7 Understand the importance of planning</p>	<p>Grade 6 RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA	Common Core Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p> <p>1.3.2 Seek co-curricular and community experiences to enhance the school experience</p> <p>1.3.3 Understand the relationship between learning and work</p> <p>1.3.4 Demonstrate an understanding of the value of lifelong learning as essential to seeking, obtaining and maintaining life goals</p>	<p>Grade 6 RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7 RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8 RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10 RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income.</p>	<p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p> <p>1.3.4 Demonstrate an understanding of the value of lifelong learning as essential to seeking, obtaining and maintaining life goals</p> <p>2.1.1 Develop skills to locate, evaluate and interpret career information</p> <p>2.1.2 Learn about the variety of traditional and nontraditional occupations</p> <p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.2.1 Apply decision-making skills to career planning, course selection and career transition</p> <p>2.2.2 Identify personal skills, interests and abilities and relate them to current career choice</p>	<p>Grades 9-10 RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p> <p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt; and the rights and responsibilities of borrowers.</p>	<p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p>	<p>Grades 9-10 RI .9-10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.4.1 Explain the role of businesses and financial institutions in a market economy.</p> <p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt; and the rights and responsibilities of borrowers.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively.</p>	<p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p>	<p>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p> <p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.13 Demonstrate dependability, productivity and initiative</p> <p>1.1.14 Share knowledge</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p>	<p>Grades 9-10</p> <p>RI .9–10.1</p> <p>SL. 9-10.1</p> <p>L.9-10.1,4</p> <p>Grades 11-12</p> <p>RI .11-12.1</p> <p>SL11-12.1</p> <p>L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	ASCA Career Development Standards	Common Core ELA
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the <i>JA Finance Park</i> lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>3.1.1 Develop positive attitudes toward self as a unique and worthy person</p> <p>3.1.2 Identify values, attitudes and beliefs</p> <p>3.1.3 Learn the goal-setting process</p> <p>3.1.4 Understand change is a part of growth</p> <p>3.1.5 Identify and express feelings</p> <p>3.1.10 Identify personal strengths and assets</p> <p>3.1.11 Identify and discuss changing personal and social roles</p> <p>3.1.12 Identify and recognize changing family roles</p>	<p>Grades 9-10</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>Grades 11-12</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	Social Studies Standards	ASCA Career Development Standards	English Language Arts
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>1.2.14 Identify post-secondary options consistent with interests, achievement, aptitude and abilities</p> <p>2.1.1 Develop skills to locate, evaluate and interpret career information</p> <p>2.1.2 Learn about the variety of traditional and nontraditional occupations</p> <p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.2.1 Apply decision-making skills to career planning, course selection and career transition</p> <p>2.2.2 Identify personal skills, interests and abilities and relate them to current career choice</p> <p>2.2.4 Know the various ways in which occupations can be classified</p> <p>2.2.4 Know the various ways in which occupations can be classified</p> <p>2.2.5 Use research and information resources to obtain career information</p> <p>2.2.6 Learn to use the Internet to access career-planning information</p> <p>2.2.7 Describe traditional and nontraditional career choices and how they relate to career choice</p> <p>2.2.8 Understand how changing economic and societal needs influence employment trends and future training</p> <p>2.3.8 Demonstrate how interests, abilities and achievement relate to achieving personal, social, educational and career goals</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	ASCA Career Development Standards	English Language Arts
<p>Theme 1: Employment and Income</p> <p>Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement that affect net income. ▪ Calculate net monthly income. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income.</p>	<p>2.1.13 Demonstrate knowledge about the changing workplace</p> <p>2.1.14 Learn about the rights and responsibilities of employers and employees</p>	<p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of postsecondary education, including trade schools and military service. ▪ Identify the income projection for a variety of careers. ▪ Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>1.2.14 Identify post-secondary options consistent with interests, achievement, aptitude and abilities</p> <p>1.3.4 Demonstrate an understanding of the value of lifelong learning as essential to seeking, obtaining and maintaining life goals</p> <p>2.2.9 Demonstrate awareness of the education and training needed to achieve career goals</p> <p>2.2.4 Know the various ways in which occupations can be classified</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	ASCA Career Development Standards	English Language Arts
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use rational and considered decision-making steps to select financial goals and priorities. ▪ Explain how decisions made today can impact the future. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>3.2.1 Use a decision-making and problem-solving model</p> <p>3.2.2 Understand consequences of decisions and choices</p> <p>3.2.3 Identify alternative solutions to a problem</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>
<p>Theme 4: Planning and Money Management</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize some of the reasons why people might spend more than they earn. ▪ Identify and use parts of a budget. ▪ List the long-term effects of overspending. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12..3 Develop short-and long-term financial goals.</p>	<p>3.2.9 Identify long- and short-term goals</p> <p>3.2.10 Identify alternative ways of achieving goals</p> <p>3.2.11 Use persistence and perseverance in acquiring knowledge and skills</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	ASCA Career Development Standards	English Language Arts
<p>Theme 5: Risk Management and Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.14 Share knowledge</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>
<p>Theme 6: Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.1.11 Demonstrate the ability to work independently, as well as the ability to work cooperatively with other students</p> <p>1.1.14 Share knowledge</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	ASCA Career Development Standards	English Language Arts
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>2.3.8 Demonstrate how interests, abilities and achievement relate to achieving personal, social, educational and career goals</p> <p>2.3.10 Learn to work cooperatively with others as a team member</p> <p>2.3.11 Apply academic and employment readiness skills in work-based learning situations such as internships, shadowing and/or mentoring experiences</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	ASCA Career Development Standards
<p>1.3 Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of a successful entrepreneur. ▪ Examine personal entrepreneurial qualifications and characteristics. ▪ Develop a plan for building entrepreneurial skills. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>1.2.9 Use assessment results in educational planning</p> <p>1.2.11 Apply knowledge of aptitudes and interests to goal setting</p>
<p>1.4 Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will</p> <ul style="list-style-type: none"> ▪ Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. ▪ Develop a plan for preparing for job loss. ▪ Identify professional development and job retraining opportunities to help when job loss happens. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>3.3.11 Learn coping skills for managing life events</p> <p>1.3.4 Demonstrate an understanding of the value of lifelong learning as essential to seeking, obtaining and maintaining life goals</p>
<p>1.5 My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. ▪ Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>NA</p>	<p>1.1.3 Take pride in work and achievement</p> <p>2.1.13 Demonstrate knowledge about the changing workplace</p> <p>2.1.14 Learn about the rights and responsibilities of employers and employees</p> <p>2.1.17 Develop a positive attitude toward work and learning</p> <p>2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	ASCA Career Development Standards
<p>1.6 The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form ▪ SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income 	<p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income.</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.1.7 Demonstrate how effort and persistence positively affect learning</p> <p>1.1.8 Use communication skills to know when and how to ask for help when needed</p> <p>1.1.6 Apply time-management and task-management skills</p>
<p>2.2 Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.1.6 Apply time-management and task-management skills</p> <p>1.1.7 Demonstrate how effort and persistence positively affect learning</p> <p>1.1.8 Use communication skills to know when and how to ask for help when needed</p> <p>1.1.6 Apply time-management and task-management skills</p>
<p>2.3 Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities ▪ Develop a SMART goal to help achieve a chosen career. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>3.3.11 Learn coping skills for managing life events</p> <p>1.2.12 Use problem-solving and decision-making skills to assess progress toward educational goals</p>

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<p>2.4 Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses and improve the chance of getting into a college of their choice. 	<p>NA</p>	<p>1.1.1 Articulate feelings of competence and confidence as learners</p> <p>1.3.5 Understand that school success is the preparation to make the transition from student to community member</p> <p>1.3.6 Understand how school success and academic achievement enhance future career and vocational opportunities</p> <p>1.1.5 Identify attitudes and behaviors that lead to successful learning</p>
<p>2.5 Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p> <p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt; and the rights and responsibilities of borrowers</p>	<p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p>
<p>2.6 Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify a savings goal and plan. ▪ Contrast grants and scholarships with student loans. ▪ Explain the responsibilities associated with student loan debt. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p> <p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt; and the rights and responsibilities of borrowers</p>	<p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>3.3.11 Learn coping skills for managing life events</p>

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<p>3.2 Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare benefits of buying and leasing a car. ▪ Identify costs associated with buying and owning a car. ▪ Explain benefits of buying new and used cars. ▪ Analyze costs and features of several vehicles to identify the best car for one’s needs. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p> <p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt; and the rights and responsibilities of borrowers</p>	<p>1.2.5 Organize and apply academic information from a variety of sources</p>
<p>3.3 Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. 	<p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.12 Use problem-solving and decision-making skills to assess progress toward educational goals</p>
<p>3.4 My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the effects of late or missed payments. ▪ Explain the effect of debts on a person’s net worth. ▪ Distinguish between good use and misuse of credit cards. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p> <p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt; and the rights and responsibilities of borrowers.</p> <p>E.6_12.7.5 Develop strategies to avoid and manage debt effectively.</p>	<p>3.3.11 Learn coping skills for managing life events</p>

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<p>3.5 Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. 	<p>E.6_12.1.1 Analyze the basic concepts of economic thinking.</p>	<p>1.2.5 Organize and apply academic information from a variety of sources</p>
<p>3.6 Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the steps for financial goal planning. ▪ Identify a financial goal and develop a plan to reach it. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.2.1 Demonstrate the motivation to achieve individual potential</p> <p>1.2.2 Learn and apply critical-thinking skills</p> <p>1.2.12 Use problem-solving and decision-making skills to assess progress toward educational goals</p>
<p>3.7 Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain how taxes are used. ▪ Recognize different types of taxes. ▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>E.6_12.4.2 Evaluate the role of government in a market economy</p> <p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income.</p>	<p>1.2.5 Organize and apply academic information from a variety of sources</p>

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<p>4.2 A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explore different payment types, and classify the pros and cons of using payment apps. ▪ Identify potential security issues with using payment apps. ▪ Analyze how to use a payment app to manage spending. 	<p>E.6_12.4.3 Explain the functions and role of money.</p> <p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt; and the rights and responsibilities of borrowers.</p>	<p>1.2.5 Organize and apply academic information from a variety of sources</p>
<p>4.3 Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Outline a short-term financial goal for how to save for extracurricular expenses. ▪ Generate a personal budget to achieve the goal 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>3.3.11 Learn coping skills for managing life events</p>
<p>4.4 Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Evaluate if an emergency fund should be used for different emergency scenarios. ▪ Create an emergency fund savings plan for an emergency situation. ▪ Analyze how saving for an emergency fund can impact a monthly budget. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>3.3.11 Learn coping skills for managing life events</p>

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<p>5.2 Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Differentiate among the main types of auto insurance coverage. ▪ Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.2.5 Organize and apply academic information from a variety of sources</p>
<p>5.3 Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the expenses associated with taking out a mortgage. ▪ Differentiate among different types of mortgages. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p> <p>E.6_12.7.4 Analyze the cost and benefits of different types of credit and debt; and the rights and responsibilities of borrowers.</p>	<p>1.2.5 Organize and apply academic information from a variety of sources</p>
<p>6.2 Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>3.3.11 Learn coping skills for managing life events</p> <p>1.2.5 Organize and apply academic information from a variety of sources</p>

<p>6.3 Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize basic principles of investing in stocks. ▪ Identify factors that affect stocks and the stock market. ▪ List strategies for smart investing. 	<p>E.6_12.7.3 Develop short-and long-term financial goals.</p>	<p>1.2.5 Organize and apply academic information from a variety of sources</p>
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