



South Dakota Academic Standards Correlation

JA Personal Finance

Session Details	CTE Standards	Common Core ELA	
<p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Define a relationship between educational choices, career prospects, and job satisfaction. Cite evidence to support the relationship between educational choices and earning potential. Recognize that education and training affect lifetime income. 	<p>Personal Finance</p> <p>1.1 Explain controllable factors involved in personal finance.</p> <p>1.2 Analyze factors that affect take-home pay.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1.4 9-10.RI.6</p> <p>Writing 9-10.W.2.7</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.3 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize the importance of making and keeping a budget or spending plan. Consider the wide range of expenditures that might make up a monthly budget. 	<p>Personal Finance</p> <p>2.2 Differentiate among various money management tools</p> <p>2.3 Generate a system to organize finances and maintain records.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4 9-10.RI.6</p> <p>Writing 9-10.W.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>

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<p>Session Three: Savings</p> <p>Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize high-dollar items and unexpected costs that require savings. ▪ Review key concepts related to successfully saving money. 	<p>Personal Finance</p> <p>4.1 Explain how saving contributes to financial security.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p>Session Four: Credit and Debt</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Differentiate between credit and debt. ▪ Recognize the factors that affect an individual's credit score and credit history. ▪ Recognize the consequences of a low credit score 	<p>Personal Finance</p> <p>3.1 Differentiate the sources, costs and benefits of using consumer credit.</p> <p>3.2 Explain the positive and negative consequences of using credit.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2</p> <p>Language 11-12.L.1.1 11-12.L.3.4</p>
<p>Session Five: Consumer Protection</p> <p>Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify behaviors that may harm their personal finances. ▪ Recognize ways to protect their finances. ▪ Define credit report. Summarize the rights people have to examine their credit reports. ▪ Define identity theft and propose solutions to identity theft. 	<p>Personal Finance</p> <p>5.2 Determine how consumer protection laws protect consumers.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Writing 9-10.W.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>



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<p>Session Six: Smart Shopping</p> <p>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the factors necessary for making an informed purchase. ▪ Compare and contrast prices and data when making a purchase decision. ▪ Calculate savings gained through smart shopping. 	NA	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1</p>
<p>Session Seven: Risk Management</p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize risk of financial loss as an everyday reality for everyone. ▪ Recognize risk management strategies and apply them appropriately. ▪ Understand the role of personal responsibility in preventing financial loss. 	<p>Personal Finance</p> <p>5.1 Evaluate how risk management protects against financial loss.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1</p>
<p>Session Eight: Investing</p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Understand the role of compound interest in the growth of wealth over time. ▪ Recognize that investment options carry different levels of risk and reward. ▪ Analyze the risk tolerances for different investment strategies. 	<p>Personal Finance</p> <p>4.2 Explain how investing builds wealth and helps meet financial goals.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>