

A Correlation: Mississippi Academic Standards and Junior Achievement Capstone Programs



August 2024

[Mississippi College-and-Career- Readiness Standards for English Language Arts](#)

[Mississippi College-and-Career- Readiness Standards for Mathematics](#)

[Social Studies Standards](#)

[Social Emotional Learning Standards](#)

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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 **Mississippi 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, 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 Standards | Social Emotional Learning Standards | English Language Arts | Math |
|--|--|---|---|--------------------------------------|
| Unit 1: Financial Literacy | | | | |
| <p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. | <p>5.6 Explain major events of the American Revolution.</p> <p>5.7 Examine the development of the founding documents of the United States.</p> <p>5.8 Examine the development of the Constitution of the United States.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.3.10, RI.4.10, RI.5.10, RI.6.10</p> | |
| <p>Unit 1: Session 1: Financial Services</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"> Describe financial institutions as the center of JA BizTown’s economy Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. Prerequisite: Describe the purpose of money in our community, economy• | <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.5 Evaluate how places gain meaning.</p> | | <p>RI.4.1, RI.5.1, RI.6.1 RI.4.2, RI.5.2, RI.6.2 RI.4.3, RI.5.3, RI.6.3 RI.4.4, RI.5.4, RI.6.4 RI.4.6, RI.5.6, RI.6.6 RI.4.7, RI.5.7, RI.6.7 SL.4.1, SL.5.1, SL.6.1 SL.4.2, SL.5.2, SL.6.2 SL.4.3, SL.5.3, SL.6.3 L.4.3, L.5.3, L.6.3 L.4.4, L.5.4, L.6.4</p> | <p>5.NBT.7 6.NS.3</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts | Math |
|---|---|---|---|--------|
| <p>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions | No personal finance standards at this grade level | 6-8 Determine supports that are available within the family, school or community. | RI.4.1, RI.5.1, RI.6.1 RI.4.4, RI.5.4, RI.6.4 RI.4.7, RI.5.7, RI.6.7 L.4.3, L.5.3, L.6.3 L.4.4, L.5.4, L.6.7 | |
| <p>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</p> <p>Review different types of financial institutions and the services they offer</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. | No personal finance standards at this grade level | 6-8 Determine supports that are available within the family, school or community. | RI.4.1, RI.5.1, RI.6.1 RI.4.4, RI.5.4, RI.6.4 RI.4.7, RI.5.7, RI.6.7 W.4.4, W.5.4, W.6.4 SL.4.1, SL.5.1, SL.6.1 SL.4.3, SL.5.3, SL.5.3 | |
| <p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <p>Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. | No personal finance standards at this grade level | 6-8 Determine supports that are available within the family, school or community. | RI.4.1, RI.5.1 RI.4.4, RI.5.4 | 5.OA.1 |
| <p>Unit 1: Session 1: (Optional) Extension 2: Private Property</p> <p>Discover the meaning of private property by connecting personal cookies to private property.</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. | No personal finance standards at this grade level | | RI.4.1, RI.5.1 RI.4.4, RI.5.4 RI.4.7, RI.5.7 W.4.1, W.5.1 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.3, SL.5.3 | |

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|--|--|--|--|----------------------------|
| <p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their JA BizTown visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. Recognize the need to make responsible choices regarding money. | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.3, SL.5.3</p> <p>RI.4.1, RI.5.1 RI.4.2, RI.5.2 RI.4.3, RI.5.3 RI.4.6, RI.5.6 RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2 SL.4.3, SL.5.3</p> | <p>5.NBT.7 4.NBT.4</p> |
| <p>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.1, RI.5.1 RI.4.2, RI.5.2 RI.4.4, RI.5.4 RI.4.7, RI.5.7 SL.4.1, SL.5.1</p> | <p>4.NBT.4</p> |
| <p>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. | <p>No personal finance standards at this grade level</p> | | <p>RI.4.1, RI.5.1 RI.4.2, RI.5.2 RI.4.3, RI.5.3 RI.4.6, RI.5.6 RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2 SL.4.3, SL.5.3</p> | |

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|---|--|--|---|----------------|
| <p>Unit 1: Session 2: (Optional) Extension 1: Gordon’s Bounced Check</p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <ul style="list-style-type: none"> • Demonstrate how to complete a deposit and record it in a money tracker. • Describe the consequences of insufficient funds. | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 SL.4.1, SL.5.1 L.4.3, L.5.3</p> | |
| <p>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> • Express the purpose of a paycheck. • Demonstrate the ability to endorse a paycheck. | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.2, RI.5.2 RI.4.4, RI.5.4 RI.4.7, RI.5.7 SL.4.1, SL.5.1 L.4.1, L.5.1, L.6.1 L.4.2, L.5.2, L.6.2</p> | |
| <p>Unit 1: Session 3: Banks and Saving</p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property, including money, safe. Students participate in a role-play activity to learn about the bank’s role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate how to make and record electronic payments. • Describe the reasons why someone should save • Recognize how the rule of law and right to own private property allows people to save. • State the benefit of an interest- | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.2, RI.5.2 RI.4.3, RI.5.3 RI.4.6, RI.5.6 SL.4.1, SL.5.1 SL.4.2, SL.5.2 SL.4.3, SL.5.3</p> | <p>5.NBT.7</p> |

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| <p>earning savings account.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. | | | | |
| <p>Unit 1: Session 3: (Optional) Application 1: Damian’s Shopping Day</p> <p>Complete a fill-in-the-blank story and practice using a money tracker.</p> <ul style="list-style-type: none"> Make and record electronic payments. | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.2, RI.5.2 RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | <p>5.NBT.5</p> |
| <p>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <p>Research the cost of an item, and calculate how many years it would take to save up for it at differing interest rates.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2 W.4.7, W.5.7, W.6.7 W.4.8, W.5.8, W.6.8</p> | |

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| <p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | <p>5.NBT.7</p> |
| <p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |
| <p>Unit 1: Session 4: Types of Payments</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"> Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate the use of a money tracker to record a purchase. Recognize the impact of scarcity | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.2, RI.5.2 RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |

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| and the need to make choices regarding money. | | | | |
| <p>Unit 1: Session 4: (Optional) Application 1: Let's Go to the Bank</p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in a money tracker.</p> <ul style="list-style-type: none"> • Explain how money changes hands when a payment occurs. • Demonstrate use of a money tracker to record a purchase. | No personal finance standards at this grade level | | RI.4.1, RI.5.1 RI.4.2, RI.5.2 RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2 | |
| <p>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> • Explain how money changes hands when a payment occurs. | No personal finance standards at this grade level | | RI.4.1, RI.5.1 RI.4.2, RI.5.2 RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2 | |
| <p>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> • Recognize the impact of scarcity and the need to make responsible choices regarding your money. | No personal finance standards at this grade level | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | RI.4.1, RI.5.1 RI.4.2, RI.5.2 RI.4.7, RI.5.7 W.4.7, W.5.7, W.6.7 W.4.8, W.5.8, W.6.8 SL.4.1, SL.5.1 SL.4.2, SL.5.2 | 5.NBT.7 |

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| <p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. | <p>No personal finance standards at this grade level</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |
| <h2>Unit 2: Community and Economy</h2> | | | | |
| <p>Unit 2: Session 1: Citizenship</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Define philanthropy. Explain the relationship between taxes and responsible citizenship. | <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.13 Examine the challenges of civic engagement in the contemporary world.</p> <p>6.14 Describe how civil rights and citizenship roles vary based on the culture and government of various nation-states.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.1, RI.5.1 RI.4.7, RI.5.7 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |
| <p>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. | <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.13 Examine the challenges of civic engagement in the contemporary world.</p> <p>6.14 Describe how civil rights and citizenship roles vary based on the culture and government of various nation-states.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.1, RI.5.1 RI.4.7, RI.5.7 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |

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| <p>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <p>Discuss good character traits and how those traits help them at home, school, and nation.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. | <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.13 Examine the challenges of civic engagement in the contemporary world.</p> <p>6.14 Describe how civil rights and citizenship roles vary based on the culture and government of various nation-states.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.1, RI.5.1 RI.4.7, RI.5.7 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |
| <p>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. | <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.13 Examine the challenges of civic engagement in the contemporary world.</p> <p>6.14 Describe how civil rights and citizenship roles vary based on the culture and government of various nation-states.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.1, RI.5.1 RI.4.7, RI.5.7 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |
| <p>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</p> <p>Play an online game in which you explore your rights guaranteed by the U.S. Constitution.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. | <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.1, RI.5.1 RI.4.7, RI.5.7</p> | |

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| <p>Unit 2: Session 2: Circular Flow of an Economy</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"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs.</p> <p>3.E.1 Investigate how local governments obtain and use money to benefit their communities.</p> <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | | <p>RI.4.1, RI.5.1 RI.4.7, RI.5.7 W.4.2, W.5.2, W.6.2 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2 L.4.1, L.5.1, L.6.1 L.4.2, L.5.2, L.6.2 L.4.3, L.5.3, L.6.3</p> | |
| <p>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs.</p> <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | | <p>RI.4.1, RI.5.1 RI.4.7, RI.5.7 SL.4.1, SL.5.1, SL.6.1 SL.4.2, SL.5.2</p> | |
| <p>Unit 2: Session 2: (Optional) Application 2: My Business</p> <p>Create a business and determine what to sell and what resources are needed.</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. | <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.7, RI.5.7 W.4.2, W.5.2, W.6.2 W.4.4, W.5.4 SL.4.1, SL.5.1, SL.6.1 SL.4.2, SL.5.2 L.4.1, L.5.1, L.6.1-4</p> | |

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| <p>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. | <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>6-8 Apply the decision-making process to a community issue considering ethical, safety and societal norms.</p> | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.7, RI.5.7 W.4.2, W.5.2, W.6.2 W.4.4, W.5.4 SL.4.1, SL.5.1, SL.6.1 SL.4.2, SL.5.2 L.4.1, L.5.1, L.6.1-4</p> | <p>5.0A.3</p> |
| <p>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. | <p>3.E.1 Investigate how local governments obtain and use money to benefit their communities.</p> <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>6-8 Apply the decision-making process to a community issue considering ethical, safety and societal norms.</p> | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |
| <p>Unit 2: Session 3: Free Enterprise</p> <p>This lesson enables students to experience the free enterprise system by working together in teams to make a prototype product with a limited number of resources.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity, and explain ways to resolve scarcity. Compare free enterprise with other types of economies. | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs.</p> <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>6-8 Apply the decision-making process to a community issue considering ethical, safety and societal norms.</p> | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.7, RI.5.7 W.4.2, W.5.2, W.6.2 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |

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| <p>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms?</p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. | <p>3.CI.1 Examine the influence of democratic values on the lives of citizens.</p> <p>3. Discuss the evidence of democratic values at home, school, and local organizations.</p> <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.7, RI.5.7 W.4.1, SW.5.1, W.6.1 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |
| <p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. | <p>.CI.1 Examine the influence of democratic values on the lives of citizens.</p> <p>3. Discuss the evidence of democratic values at home, school, and local organizations.</p> <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.7, RI.5.7 W.4.1, SW.5.1, W.6.1 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.5, SL.5.5, SL.6.5</p> | |
| <p>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <ul style="list-style-type: none"> Define scarcity and explain ways to resolve scarcity. | <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | | <p>RI.4.7, RI.5.7 SL.4.1, SL.5.1</p> | |

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| <p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> • Explain why government involvement in the economy is sometimes necessary. • Compare free enterprise with other types of economies • Create posters which demonstrate different economic systems | <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.7, RI.5.7 W.4.1, SW.5.1, W.6.1 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.5, SL.5.5, SL.6.5</p> | |
| <p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students complete a brief activity to understand the difference between public and private property, and then they hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Define gross pay and net pay. • Calculate tax by multiplying with decimals. • Differentiate between public goods and services and private goods and services. • State examples of philanthropy. • Identify or explain why philanthropy is important in a community. | <p>3.E.1 Investigate how local governments obtain and use money to benefit their communities.</p> <p>3. Identify goods and services provided by a local government to its community.</p> <p>4. Examine how a local community benefits from the goods and services provided by the local government.</p> <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>SL.4.1, SL.5.1. W.4.4, W.5.4 L.4.4, L.5.4</p> | |

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| <p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. | <p>3.E.1 Investigate how local governments obtain and use money to benefit their communities.</p> <p>3. Identify goods and services provided by a local government to its community.</p> <p>4. Examine how a local community benefits from the goods and services provided by the local government.</p> <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>SL.4.1, SL.5.1. SL.4.2, SL.5.2 W.4.4, W.5.4 L.4.4, L.5.4</p> | |
| <p>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <ul style="list-style-type: none"> • Calculate tax by multiplying with decimals. • Explain why people pay taxes | <p>3.E.1 1. Define tax.</p> <p>2. Discuss the types and purpose of taxes paid by citizens to the government (e.g., sales tax, property tax, income tax, etc.).</p> <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>SL.4.1, SL.5.1. SL.4.2, SL.5.2</p> | <p>5.NF.2 5NBT.5</p> |

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| <p>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. | <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.5, SL.5.5, SL.6.5 L.4.4, L.5.4 L.4.6, L.5.6, L.6.6</p> | |
| <p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <p>Learn about foundations and how they help those in need.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. | <p>6.4 Analyze the concept, usage, and value of natural resources.</p> <p>6.11 Describe the difference between limited and unlimited government.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.7, RI.5.7 W.4.1, SW.5.1, W.6.1 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.5, SL.5.5, SL.6.5 L.4.4, L.5.4 L.4.6, L.5.6, L.6.6</p> | |
| <h2>Unit 3: Work and Career Readiness</h2> | | | | |
| <p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify their interests and skills. | <p>3.E.3 3. Evaluate the impact of an individual's knowledge and skills on their opportunities for employment and income.</p> | <p>3-5 Identify strengths and areas for growth.</p> <p>6-8 Identify positive attributes and qualities about oneself including talents, interests, physical characteristics, etc.</p> <p>6-8 Describe how one's personal qualities, interests, beliefs and academic/career goals impact decision making.</p> <p>6-8 Inventory personal</p> | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.7, RI.5.7 SL.4.1, SL.5.1 SL.4.2, SL.5.2 W.4.4, W.5.4 L.4.4, L.5.4 L.4.6, L.5.6, L.6.6</p> | |

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| <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers | | strengths and areas for growth. | | |
| <p>Unit 3: Session 1: (Optional) Application 1: My Career Interests</p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning | 3.E.3 3. Evaluate the impact of an individual’s knowledge and skills on their opportunities for employment and income. | 3-5 Identify strengths and areas for growth. 6-8 Identify positive attributes and qualities about oneself including talents, interests, physical characteristics, etc. 6-8 Describe how one’s personal qualities, interests, beliefs and academic/career goals impact decision making. 6-8 Inventory personal strengths and areas for growth. | RI.4.1, RI.5.1 RI.4.4, RI.5.4 W.4.4, W.5.4 L.4.2, L.5.2, L.6.2 L.4.4, L.5.4 L.4.6, L.5.6, L.6.6 | |
| <p>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</p> <p>Create a bar graph to discover how investing in one’s human capital can pay off in higher wages.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. Connect investment in human capital with wage potential. | 3.E.3 3. Evaluate the impact of an individual’s knowledge and skills on their opportunities for employment and income. | 3-5 Identify strengths and areas for growth. 6-8 Identify positive attributes and qualities about oneself including talents, interests, physical characteristics, etc. 6-8 Describe how one’s personal qualities, interests, beliefs and academic/career goals impact decision making. | RI.4.1, RI.5.1 RI.4.3, RI.5.3 SL.4.5, SL.5.5, SL.6.5 L.4.4, L.5.4 L.4.6, L.5.6, L.6.6 | 4.MD.4 5.MD.4 |

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| <p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. | <p>No standards at this grade level</p> | <p>3-5 Identify strengths and areas for growth.</p> <p>6-8 Identify positive attributes and qualities about oneself including talents, interests, physical characteristics, etc.</p> <p>6-8 Describe how one’s personal qualities, interests, beliefs and academic/career goals impact decision making.</p> | <p>RI.4.1, RI.5.1 4/5 RI 5 W.4.2, W.5.2, W.6.2 W.4.4, W.5.4 W.4.8, W.5.8, W.6.8 SL.4.1, SL.5.1 L.4.4, L.5.4 L.4.6, L.5.6, L.6.6</p> | |
| <p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. | <p>No standards at this grade level</p> | <p>3-5 Identify strengths and areas for growth.</p> <p>6-8 Identify positive attributes and qualities about oneself including talents, interests, physical characteristics, etc.</p> <p>6-8 Describe how one’s personal qualities, interests, beliefs and academic/career goals impact decision making.</p> | <p>RI.4.2, RI.5.2 W.4.2, W.5.2, W.6.2 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.4, SL.5.4, SL.6.4 L.4.4, L.5.4</p> | |
| <p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> Model appropriate business greetings. Demonstrate proper interview skills. Define resume, job interview, and applicant. Demonstrate appropriate workplace behaviors and soft skills. | <p>3.E.3 3. Evaluate the impact of an individual’s knowledge and skills on their opportunities for employment and income.</p> | <p>3-5 Identify strengths and areas for growth.</p> <p>6-8 Identify positive attributes and qualities about oneself including talents, interests, physical characteristics, etc.</p> <p>6-8 Describe how one’s personal qualities, interests, beliefs and academic/career goals impact decision making.</p> | <p>SL.4.1, SL.5.1 SL.4.3, SL.5.3</p> | |

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| <p>Unit 3: Session 2:(Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> Model appropriate business greetings. Contribute to group success by demonstrating appropriate workplace behaviors. Demonstrate proper interview skills. Define resume, job interview, and applicant. | <p>No standards at this grade level</p> | <p>3-5 Identify strengths and areas for growth.</p> <p>6-8 Identify positive attributes and qualities about oneself including talents, interests, physical characteristics, etc.</p> <p>6-8 Describe how one’s personal qualities, interests, beliefs and academic/career goals impact decision making.</p> | <p>SL.4.1, SL.5.1 SL.4.3, SL.5.3 SL.4.4, SL.5.4, SL.6.4 SL.4.6, SL.5.6, SL.6.6</p> | |
| <p>Unit 3: Session 2: (Optional) Application 2: Customer Service</p> <p>Explore skills needed for outstanding customer service.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. | <p>No standards at this grade level</p> | <p>3-5 Identify strengths and areas for growth.</p> <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>3-5 Utilize appropriate verbal and nonverbal communication with others (e.g. facial expressions, gestures, etc.)</p> <p>6-8 Demonstrate respect for other people’s opinions.</p> <p>6-8 Identify ways to provide support and encouragement to others in need.</p> | <p>RI.4.2, RI.5.2 W.4.2, W.5.2, W.6.2 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.4, SL.5.4, SL.6.4 L.4.4, L.5.4</p> | <p>4.MD.4 5.MD.4</p> |
| <p>Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot</p> <p>Work in teams to design and build a robot using geometric shapes.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. | <p>No standards at this grade level</p> | <p>3-5 Identify strengths and areas for growth.</p> <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>3-5 Utilize appropriate verbal and nonverbal communication with others (e.g. facial expressions, gestures, etc.)</p> <p>6-8 Demonstrate respect for other people’s opinions.</p> <p>6-8 Identify ways to provide support and encouragement to others in need.</p> | <p>RI.4.2, RI.5.2 W.4.2, W.5.2, W.6.2 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.4, SL.5.4, SL.6.4</p> | <p>4.5.1 5.G.3</p> |

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| <p>Unit 3: Session 2: (Optional) Extension 2: Soft Skills</p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. | <p>No standards at this grade level</p> | <p>6-8 Identify positive attributes and qualities about oneself including talents, interests, physical characteristics, etc.</p> <p>6-8 Describe how one’s personal qualities, interests, beliefs and academic/career goals impact decision making.</p> | <p>RI.4.1, RI.5.1 RI.4.2, RI.5.2 W.4.2, W.5.2, W.6.2 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.4, SL.5.4, SL.6.4</p> | |
| <p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. Identify the steps of the election process. | <p>5.8 Examine the development of the Constitution of the United States.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.13 Examine the challenges of civic engagement in the contemporary world.</p> <p>6.14 Describe how civil rights and citizenship roles vary based on the culture and government of various nation-states.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.3, RI.5.3 RI.4.4, RI.5.4 RI.4.7, RI.5.7 W.4.4, W.5.4 SL.4.1, SL.5.1</p> | |
| <p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. | <p>5.8 Examine the development of the Constitution of the United States.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.13 Examine the challenges of civic engagement in the contemporary world.</p> <p>6.14 Describe how civil rights and citizenship roles vary based on the culture and government of various nation-states.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.1, RI.5.1-3 RI.4.4, RI.5.4 RI.4.7, RI.5.7 W.4.9, W.5.9, W.6.9 SL.4.1, SL.5.1 SL.4.4, SL.5.4, SL.6.4 SL.4.6, SL.5.6, SL.6.6</p> | |

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| <p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. | <p>5.8 Examine the development of the Constitution of the United States.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.13 Examine the challenges of civic engagement in the contemporary world.</p> <p>6.14 Describe how civil rights and citizenship roles vary based on the culture and government of various nation-states.</p> | <p>3-5 Demonstrate responsible behaviors.</p> | <p>RI.4.3, RI.5.3 RI.4.4, RI.5.4 RI.4.7, RI.5.7 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.4, SL.5.4, SL.6.4 SL.4.6, SL.5.6, SL.6.6</p> | |
| <p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights using a digital timeline.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. | <p>5.8 Examine the development of the Constitution of the United States.</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.13 Examine the challenges of civic engagement in the contemporary world.</p> <p>6.14 Describe how civil rights and citizenship roles vary based on the culture and government of various nation-states.</p> | | <p>RI.4.2, RI.5.2 RI.4.3, RI.5.3, RI.4.4, RI.5.4 4/5 W.9</p> | |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts | Math |
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| <p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <p>Discover games, tools, and supplements such as JA My Resume Builder to learn more about creating resumes and starting a business.</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan | <p>No standards at this grade level</p> | <p>3-5 Identify strengths and areas for growth.</p> <p>6-8 Identify positive attributes and qualities about oneself including talents, interests, physical characteristics, etc.</p> <p>6-8 Describe how one’s personal qualities, interests, beliefs and academic/career goals impact decision making.</p> <p>6-8 Inventory personal strengths and areas for growth.</p> | <p>RI.4.2, RI.5.2 RI.4.3, RI.5.3 RI.4.4, RI.5.4 4/5 W.9</p> | |
| <h2>Unit 4 Business Management</h2> | | | | |
| <p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs.</p> <p>5. Compare and contrast producing and buying goods to meet needs.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.2, RI.5.2 RI.4.3, RI.5.3 RI.4.4, RI.5.4 W.4.4, W.5.4, W.6.4</p> | |

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| Unit Description and Learning Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts | Math |
|---|---|---|--|----------------|
| <p>Unit 4: Session 1: (Optional) Application 1: Business Budget</p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs.</p> <p>5. Compare and contrast producing and buying goods to meet needs.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.4, RI.5.4 W.4.4, W.5.4, W.6.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | <p>5.NBT.5</p> |
| <p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. | <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.4, RI.5.4 W.4.4, W.5.4, W.6.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | |
| <p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. | <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.4, RI.5.4 W.4.4, W.5.4, W.6.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | <p>5.NBT.5</p> |
| <p>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. | <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.3, RI.5.3 RI.4.4, RI.5.4 W.4.4, W.5.4, W.6.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2 SL.4.4, SL.5.4, SL.6.4</p> | |

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| Unit Description and Learning Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts | Math |
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| <p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs.</p> <p>5. Compare and contrast producing and buying goods to meet needs.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.4, RI.5.4 L.4.3.a, L.5.3.a, L.6.3.a</p> | <p>5.NBT.5</p> |
| <p>Unit 4: Session 2: Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs.</p> <p>5. Compare and contrast producing and buying goods to meet needs.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.4, RI.5.4</p> | <p>5.NBT.5</p> |
| <p>Unit 4: Session 2: (Optional) Application 1: The Right Price</p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs.</p> <p>5. Compare and contrast producing and buying goods to meet needs.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.4, RI.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | <p>5.NBT.5</p> |

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| Unit Description and Learning Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts | Math |
|--|---|---|---|----------------|
| <p>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</p> <p>Brainstorm business operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs.</p> <p>5. Compare and contrast producing and buying goods to meet needs.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.4, RI.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2</p> | <p>5.NBT.5</p> |
| <p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Conduct research to discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. | <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Demonstrate responsible behaviors.</p> <p>3-5 Monitor progress toward achieving personal or academic goals.</p> <p>3-5 Determine home and school supports or resources needed to complete tasks or goals.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> | <p>RI.4.1, RI.5.1 RI.4.4, RI.5.4 W.4.4, W.5.4 W.4.7, W.5.7, W.6.7 W.4.8, W.5.8, W.6.8 SL.4.1, SL.5.1 SL.4.2, SL.5.2 W.4.7, W.5.7, W.6.7</p> | |
| <p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> Create a friendly letter using a template. | | <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>6-8 Recognize and respond to social cues in an appropriate manner.</p> | <p>W.4.4, W.5.4 L.4.1, L.5.1, L.6.1 L.4.2, L.5.2, L.6.2</p> | |
| <p>Unit 4: Session 3: Visit Preparation</p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. Define advertising. | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs</p> | <p>3-5 Determine cooperative group behaviors (e.g. listening, encouraging, acknowledging others' perspectives, compromising, and reaching agreement).</p> <p>3-5 Identify ways to encourage and support others and their contributions.</p> <p>6-8 Demonstrate the ability to determine roles in a cooperative group.</p> | <p>W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2 L.4.5, L.5.5, L.6.5</p> | |

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| Unit Description and Learning Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts | Math |
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| <ul style="list-style-type: none"> Describe characteristics of effective advertising. Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. | | | | |
| <p>Unit 4: Session 3: (Optional) Application 1: Business Ethics</p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. | | <p>6-8 Demonstrate the ability to gather information from different sources (i.e., news sources, respected adults, medical websites, community leaders, teachers, church leaders, etc.) that can be used to make safe, ethical and socially appropriate decisions.</p> | <p>RI.4.4, RI.5.4-5 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2 L.4.5, L.5.5, L.6.5</p> | |
| <p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. | | | <p>RI.4.4, RI.5.4-5 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2 L.4.5, L.5.5, L.6.5</p> | |
| <p>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. | | | <p>RI.4.4, RI.5.4-5 W.4.4, W.5.4 SL.4.1, SL.5.1 SL.4.2, SL.5.2 L.4.5, L.5.5, L.6.5</p> | |

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| Unit Description and Learning Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts | Math |
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| <p>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. | | <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>6-8 Recognize and respond to social cues in an appropriate manner.</p> | <p>W.4.1, SW.5.1, W.6.1 W.4.4, W.5.4 W.4.5, W.5.5, W.6.5 SL.4.6, SL.5.6, SL.6.6 L.4.1, L.5.1, L.6.1 L.4.2, L.5.2, L.6.2</p> | |
| <h2>Unit 5: The Visit</h2> | | | | |
| <p>Unit 5: Activity: Schedule and Citizen Checklist</p> <ul style="list-style-type: none"> Manage their personal finances and time. Appreciate how careful completion of details ensures a more successful JA BizTown visit. | <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs.</p> | <p>3-5 Describe steps of decision-making process and utilize more than one.</p> <p>3-5 Demonstrate responsible behaviors.</p> <p>6-8 Demonstrate the ability to maintain focus and use time wisely in order to complete a task.</p> <p>6-8 Analyze how decision-making skills regarding study habits at home affect academic performance.</p> <p>6-8 Identify and utilize a variety of organizational strategies (e.g., planner, graphic organizers, checklists, time limits, etc.).</p> | | |
| <p>Unit 5: The Visit</p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Function in their job capacity at JA BizTown. Appreciate how careful completion of details ensures a | <p>3.E.1 Investigate how local governments obtain and use money to benefit their communities.</p> <p>3.E.2 Evaluate how individuals and communities use resources and trade to meet needs</p> <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> | <p>3-5 Describe steps of decision-making process and utilize more than one.</p> <p>3-5 Demonstrate responsible behaviors.</p> <p>6-8 Demonstrate the ability to maintain focus and use time wisely in order to complete a task.</p> <p>6-8 Analyze how decision-making skills regarding study habits at home affect academic performance.</p> <p>6-8 Identify and utilize a</p> | | |

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| Unit Description and Learning Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts | Math |
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| <p>more successful JA BizTown visit.</p> <ul style="list-style-type: none"> Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and job responsibilities. | | <p>variety of organizational strategies (e.g., planner, graphic organizers, checklists, time limits, etc.).</p> | | |
| <p>Unit 5: Activity: Bringing It Home</p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. Describe how citizens work within a quality business. Explain circular flow. | <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>6-8 Describe how one’s personal qualities, interests, beliefs and academic/career goals impact decision making.</p> | <p>SL.4.1 SL.5.1.d</p> | |
| <p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. | <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Identify strengths and areas for growth.</p> <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> | <p>SL.4.4 SL.5.4 SL.6.4</p> | |
| <p>Unit 5: (Optional) Application 2: Biz Quiz</p> <p>Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience.</p> <ul style="list-style-type: none"> Explain circular flow. Describe how citizens use financial institutions. Describe how citizens work within a quality business. | <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | | | |

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| Unit Description and Learning Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts | Math |
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| <p>Unit 5: (Optional) Extension: Business Letter</p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. | | <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>6-8 Recognize and respond to social cues in an appropriate manner.</p> | | |

JA BizTown Adventures

| Session Details | Social Studies | Social Emotional Learning Standards | Common Core ELA | Common Core Math |
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| <p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Compare potential customers ▪ Identify target market ▪ Make a strategic decision ▪ Identify points in a mission statement ▪ Compare applicant resumes ▪ Make a budget-based decision ▪ Create a letter by making appropriate word choices | <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>6-8 Recognize and respond to social cues in an appropriate manner.</p> <p>6-8 Demonstrate the ability to gather information from different sources (i.e., news sources, respected adults, medical websites, community leaders, teachers, church leaders, etc.) that can be used to make safe, ethical and socially appropriate decisions.</p> | <p>Grade 4</p> <p>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</p> <p>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> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process | <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>6-8 Demonstrate the ability to gather information from different sources (i.e., news sources, respected adults, medical websites, community leaders, teachers, church leaders, etc.) that can be used to make safe, ethical and socially appropriate decisions.</p> | <p>Grade 4</p> <p>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</p> <p>RI.5.1-5 RI.5.7,10 W.5.2b,2d,2e W.5.8 SL.5.3 L.5.4 L.5.5 L.5.6</p> | <p>4.OA.1 4.NBT.1 4.NBT.2 4.NBT.3 4.NBT.4 4.NBT.5 4.NBT.6 4.NF.5 4.NF.6 5.NBT.1 5.NBT.2 5.NBT.4 5.NBT.5</p> |

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| Session Details | Social Studies | Social Emotional Learning Standards | Common Core ELA | Common Core Math |
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| <p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts | <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>6-8 Demonstrate the ability to gather information from different sources (i.e., news sources, respected adults, medical websites, community leaders, teachers, church leaders, etc.) that can be used to make safe, ethical and socially appropriate decisions.</p> | <p>Grade 4</p> <p>RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4 L.5.5 L.5.6</p> | <p>4.OA.1 4.NBT.4 5.NBT.1 5.NBT.2</p> |
| <p>Adventure Four: Sales Manager</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service | <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>6-8 Demonstrate the ability to gather information from different sources (i.e., news sources, respected adults, medical websites, community leaders, teachers, church leaders, etc.) that can be used to make safe, ethical and socially appropriate decisions.</p> | <p>Grade 4</p> <p>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</p> <p>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 4.NBT.2 4.NBT.3 4.NBT.4 4.NBT.5 4.NBT.6 4.NF.5 4.NF.6 5.NBT.1 5.NBT.2 5.NBT.4 5.NBT.5</p> |

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| Session Details | Social Studies | Social Emotional Learning Standards | Common Core ELA | Common Core Math |
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| <p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions ▪ Make shopping decisions based on budget and opportunity cost | <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>6-8 Demonstrate the ability to gather information from different sources (i.e., news sources, respected adults, medical websites, community leaders, teachers, church leaders, etc.) that can be used to make safe, ethical and socially appropriate decisions.</p> | <p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p> | <p>4.OA.1 4.NBT.1 4.NBT.2 4.NBT.3 4.NBT.4</p> <p>5.NBT.1 5.NBT.2</p> |

JA BizTown Adventures

| Session Details | Social Studies | Social Emotional Learning Standards | Common Core ELA | Common Core Math |
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| <p>Improving the JA BizTown Community Adventure</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Make decisions based on their understanding of personal freedoms ▪ Determine appropriate allocation of tax funds ▪ Create policy based on public safety ▪ Base voting decisions on candidate policies and promises. | <p>6.12 Analyze the rights and responsibilities of American citizenship.</p> <p>6.15 Explain the geographic patterns of economic interactions.</p> | <p>3-5 Identify multiple perspectives or viewpoints in different situations.</p> <p>6-8 Demonstrate the ability to gather information from different sources (i.e., news sources, respected adults, medical websites, community leaders, teachers, church leaders, etc.) that can be used to make safe, ethical and socially appropriate decisions.</p> | <p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p> | <p>4.OA.1 4.NBT.1 4.NBT.2 4.NBT.3 4.NBT.4</p> <p>5.NBT.1 5.NBT.2</p> |

JA Finance Park

| Unit Description | Social Studies and Personal Finance Standards | Social Emotional Learning Standards | English Language Arts | 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>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>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>1. Differentiate between and give examples of earned and unearned income.</p> <p>DOK1 a. Identify types of earned income</p> <p>b. Identify types of unearned income</p> <p>c. Discuss variable income, such as that of an entrepreneur.</p> <p>2. Discuss human capital and how personal choices influence income.</p> <p>DOK1 a. Discuss how education, experiences, technology skills, and so forth affect future careers and income.</p> <p>b. Identify the training and education necessary to obtain a desired job.</p> <p>c. Identify and discuss the common challenges of citizens in low-income areas related to financial decision making and job placement.</p> <p>3. Differentiate between gross and net income. D</p> <p>OK2 a. Calculate gross income, including hourly wage, overtime, holiday pay, commission, and so forth.</p> <p>b. Explain the various types of taxes and their impact on income and purchasing power.</p> <p>c. Discuss and give examples of deductions (e.g., taxes, insurance, etc.).</p> <p>d. Calculate net income.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grade 6</p> <p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> | <p>Grade 6</p> <p>6.RP.3.b 6.NS.2 6.NS.3 6.NS.5 6.SP.1 6.SP.2</p> <p>Grade 7</p> <p>7.RP.1 7.RP.2.b 7.NS.2 7.NS.3 7.EE.1 7.EE.2</p> |

JA Finance Park

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| <p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management | <p>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>3.1. Identify the various types of financial institutions and list the basic products and services provided by those institutions.</p> <p>1 a. Identify and discuss various types of financial institutions</p> <p>b. List and describe the products and services provided by financial institutions</p> <p>4. 1. Identify short- and long-term financial goals to construct a personal spending and/or savings plan.</p> <p>6. 1. Compare saving and investing and apply principles to make decisions regarding each.</p> <p>2 a. Differentiate between saving and investing.</p> <p>b. Identify and discuss the advantages and disadvantages of various savings and investing plans.</p> <p>c. Apply criteria for choosing a savings or investment instrument</p> <p>8. 1. Discuss risk and the role of insurance.</p> <p>a. Identify risks in life and how to protect against the consequences of those risks.</p> <p>b. Explain the role of insurance in financial planning as a wealth-building and wealth preservation tool.</p> <p>2. Identify and discuss the various types of insurance and basic insurance concepts.</p> <p>a. Define basic insurance terms (e.g., deductible, premium, etc.).</p> <p>b. Identify the various types of insurance and the legal expectations for certain ones.</p> <p>3. Explain how insurance needs vary among individuals, families, seasons of life, and so forth.</p> <p>a. Discuss the various factors that influence choice of insurance type and amount.</p> <p>b. Develop a recommended insurance coverage for a given scenario with various factors.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grade 6</p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> | <p>Grade 6</p> <p>6.RP.3.b 6.NS.2 6.NS.3 6.NS.5 6.SP.1 6.SP.2</p> <p>Grade 7</p> <p>7.RP.1 7.RP.2.b 7.NS.2 7.NS.3 7.EE.1 7.EE.2 7.SP.5</p> |
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JA Finance Park

| Unit Description | Social Studies and Personal Finance Standards | Social Emotional Learning Standards | English Language Arts | Math |
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| <p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money | <p>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>7. 1. Investigate credit and the effects one’s credit score has on their financial decisions.</p> <p>1 a. Discuss the advantages and disadvantages of using credit.</p> <p>b. Explain the need for a sound credit rating and the importance of annually monitoring one’s own credit rating.</p> <p>c. Read and interpret a credit report.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grade 6</p> <p>SL.6.1</p> <p>SL.6.2</p> <p>Grades 9-10</p> <p>L.9-10.1</p> <p>L.9-10.4</p> <p>Grades 11-12</p> <p>SL.11-12.1</p> <p>L.11-12.1</p> <p>L.11-12.4</p> | <p>Grade 6</p> <p>6.RP.3.b</p> <p>6.NS.2</p> <p>6.NS.3</p> <p>6.NS.5</p> <p>Grade 7</p> <p>7.RP.2.B.b</p> <p>7.NS.3</p> <p>7.SP.5</p> <p>Grade 8</p> <p>8.G.1</p> <p>8.SP.2</p> |

JA Finance Park

| Unit Description | Social Studies and Personal Finance Standards | Social Emotional Learning Standards | English Language Arts | 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>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>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>4. 1. Identify short- and long-term financial goals to construct a personal spending and/or savings plan.</p> <p>2. Define and categorize fixed and variable expenses.</p> <p>3. Discuss and create a budget.</p> <p>a. Research budgeting applications and discuss the pros and cons of each.</p> <p>b. Identify various rules for budgeting to determine what percent of income is allocated to each type of expense.</p> <p>c. Evaluate an example monthly statement/budget and identify income, fixed expenses, variable expenses, and so forth.</p> <p>d. Create a monthly budget using a given scenario.</p> <p>e. Discuss how income and spending patterns change throughout the life cycle.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grade 6</p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> | <p>Grade 6</p> <p>6.NS.2 6.NS.3 6.NS.5</p> <p>Grade 7</p> <p>7.NS.2 7.NS.3 7.EE.1 7.EE.2</p> |

JA Finance Park

| Unit Description | Social Studies and Personal Finance Standards | Social Emotional Learning Standards | English Language Arts | 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>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>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>1. 1. Define and explain individual wants and needs.</p> <p>1 a. Define the following terms: • Wants • Needs • Values • Goals • Scarcity • Opportunity costs • Trade-off</p> <p>b. Differentiate between wants and needs.</p> <p>c. Identify the various factors that influence wants and needs.</p> <p>2. Apply opportunity costs and trade-offs to personal decision-making</p> <p>3. Apply the steps of a decision-making process.</p> <p>a. Identify and discuss the steps involved in the PACED decision-making process. • P: Identify the problem • A: List alternatives • C: Select criteria • E: Evaluate alternatives based on criteria • D: Decide</p> <p>b. Apply the steps of the PACED decision-making process to a situation involving a personal financial decision.</p> <p>4. Recognize and analyze the consequences of a decision</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grade 6</p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p> | <p>Grade 6</p> <p>6.RP.3.b 6.NS.2 6.NS.3 6.NS.5</p> <p>Grade 7</p> <p>7.RP.2.B.b 7.NS.2 7.NS.3</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Social Emotional Learning Standards | Common Core ELA |
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| <p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare | <p>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>2. Differentiate between and give examples of earned and unearned income.</p> <p>DOK1 a. Identify types of earned income</p> <p>b. Identify types of unearned income</p> <p>c. Discuss variable income, such as that of an entrepreneur.</p> <p>2. Discuss human capital and how personal choices influence income.</p> <p>DOK1 a. Discuss how education, experiences, technology skills, and so forth affect future careers and income.</p> <p>b. Identify the training and education necessary to obtain a desired job.</p> <p>c. Identify and discuss the common challenges of citizens in low-income areas related to financial decision making and job placement.</p> <p>3. Differentiate between gross and net income. D</p> <p>OK2 a. Calculate gross income, including hourly wage, overtime, holiday pay, commission, and so forth.</p> <p>b. Explain the various types of taxes and their impact on income and purchasing power.</p> <p>c. Discuss and give examples of deductions (e.g., taxes, insurance, etc.).</p> <p>d. Calculate net income</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI .9–10.4</p> <p>W. 9-10. 1,4</p> <p>SL. 9-10. 1</p> <p>L.9-10. 1,4</p> <p>Grades 11-12</p> <p>RI 11/12.4</p> <p>W.11/12.1</p> <p>W.11/12.4</p> <p>SL.11/12. 1</p> <p>L.11/12. 1</p> <p>L 11/12 4</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Social Emotional Learning Standards | Common Core ELA |
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| <p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management | <p>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>1. Compare saving and investing and apply principles to make decisions regarding each.</p> <p style="padding-left: 20px;">a. Differentiate between saving and investing.</p> <p style="padding-left: 20px;">b. Identify and discuss the advantages and disadvantages of various savings and investing plans.</p> <p style="padding-left: 20px;">c. Apply criteria for choosing a savings or investment instrument</p> <p>2. Analyze and apply concepts about simple and compound interest.</p> <p style="padding-left: 20px;">a. Compare and contrast simple and compound interest and the impact each have on savings.</p> <p style="padding-left: 20px;">b. Analyze the power of compounding and the importance of starting early in implementing a plan for savings and investing.</p> <p style="padding-left: 20px;">d. Apply the concept of Time Value of Money.</p> <p>3. Research and describe other considerations and items related to savings and investing.</p> <p style="padding-left: 20px;">a. Explain how and why the stock market functions.</p> <p style="padding-left: 20px;">b. Examine the fundamental workings of the Social Security System and the system’s effects on retirement.</p> <p style="padding-left: 20px;">c. Discuss various items related to a monetary inheritance</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI .9–10.1</p> <p>W. 9-10. 1</p> <p>W. 9-10. 4</p> <p>W. 9-10. 9</p> <p>SL. 9-10. 1</p> <p>L.9-10. 1</p> <p>L.9-10. 4</p> <p>Grades 11-12</p> <p>RI .11-12. 1</p> <p>W.11-12. 1,</p> <p>W.11-12. 4</p> <p>W.11-12. 9</p> <p>SL11-12. 1</p> <p>L.11-12. 1</p> <p>L.11-12. 4</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Social Emotional Learning Standards | Common Core ELA |
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| <p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important | <p>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>7. 1. Investigate credit and the effects one’s credit score has on their financial decisions.</p> <p>1 a. Discuss the advantages and disadvantages of using credit.</p> <p>b. Explain the need for a sound credit rating and the importance of annually monitoring one’s own credit rating.</p> <p>c. Read and interpret a credit report.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>SL. 9-10.1 SL. 9-10.4 L.9-10. 1 L.9-10. 4</p> <p>Grades 11-12</p> <p>SL11-12.1 SL11-12.4 L.11-12.1 L.11-12.4</p> |
| <p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income | <p>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>4. 1. Identify short- and long-term financial goals to construct a personal spending and/or savings plan.</p> <p>2. Define and categorize fixed and variable expenses.</p> <p>3. Discuss and create a budget.</p> <p>a. Research budgeting applications and discuss the pros and cons of each.</p> <p>b. Identify various rules for budgeting to determine what percent of income is allocated to each type of expense.</p> <p>c. Evaluate an example monthly statement/budget and identify income, fixed expenses, variable expenses, and so forth.</p> <p>d. Create a monthly budget using a given scenario.</p> <p>e. Discuss how income and spending patterns change throughout the life cycle.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12</p> <p>RI .11-12.1 SL11-12.1 L.11-12.1,4</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Social Emotional Learning Standards | Common Core ELA |
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| <p>Unit 5: Simulation and Debriefing</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills | <p>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>1. 1. Define and explain individual wants and needs.</p> <p>1 a. Define the following terms: • Wants • Needs • Values • Goals • Scarcity • Opportunity costs • Trade-off</p> <p>b. Differentiate between wants and needs.</p> <p>c. Identify the various factors that influence wants and needs.</p> <p>2. Apply opportunity costs and trade-offs to personal decision-making</p> <p>3. Apply the steps of a decision-making process.</p> <p>a. Identify and discuss the steps involved in the PACED decision-making process. • P: Identify the problem • A: List alternatives • C: Select criteria • E: Evaluate alternatives based on criteria • D: Decide</p> <p>b. Apply the steps of the PACED decision-making process to a situation involving a personal financial decision.</p> <p>4. Recognize and analyze the consequences of a decision</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI .9–10.1 RI .9–10.4 RI .9–10.8 W. 9-10. 1 W. 9-10.4 W. 9-10.5 W. 9-10.6 W. 9-10.7 W. 9-10.8 W. 9-10.9 SL. 9-10. 1 SL.9-10.4 SL.9-10.5 SL.9-10.6 L.9-10. 1 L.9-10. 2 L.9-10. 3 L.9-10. 4 L.9-10. 5 L.9-10. 6</p> <p>Grades 11-12</p> <p>RI .11-12.1 RI .11-12.4 RI .11-12.8 W.11-12.1 W. 11-12.4 W. 11-12.5 W. 11-12.6 W. 11-12.7 W. 11-12.8 W. 11-12.9 SL.11-12. 1 SL.11-12.4 SL.11-12.5 SL.11-12.6 L.11-12. 1 L.11-12. 2 L.11-12. 3 L.11-12. 4 L.11-12. 5 L.11-12. 6</p> |

JA Finance Park Advanced Extension Activities

| Unit Description and Objectives | Social Studies Standards | Social Emotional Learning 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</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. | <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>2.2. Discuss human capital and how personal choices influence income.</p> <p>a. Discuss how education, experiences, technology skills, and so forth affect future careers and income.</p> <p>b. Identify the training and education necessary to obtain a desired job.</p> | <p>6-8 Identify positive attributes and qualities about oneself including talents, interests, physical characteristics, etc.</p> <p>6-8 Describe how one’s personal qualities, interests, beliefs and academic/career goals impact decision making.</p> <p>6-8 Inventory personal strengths and areas for growth.</p> <p>9-12 Identify areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth.</p> <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Exhibit confidence in one’s self based on accurate identification of skills, talents, interests, and strengths.</p> | <p>Grades 9-10</p> <p>RI.9-10. 1 RI.9-10. 4 W.9-10. 2 W.9-10. 4 W.9-10. 6 W.9-10. 7 W.9-10. 8 SL 9-10. 1 SL 9-10. 2 SL 9-10. 4 SL 9-10. 5 SL 9-10. 6 L 9-10. 1 L 9-10. 2 L 9-10. 3 L 9-10. 4 L 9-10. 5 L 9-10. 6</p> <p>Grades 11-12</p> <p>RI.11-12. 1 RI.11-12.4 W.11-12. 2 W.11-12. 4 W.11-12. 6 W.11-12. 7 W.11-12. 8 SL 9-10. 1 SL 9-10. 2 SL 9-10. 4 SL 9-10. 5 SL 9-10. 6 L 11-12. 1</p> |

JA Finance Park Advanced Extension Activities

| Unit Description and Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts |
|---|---|--|--|
| <p>Theme 1 Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the difference between gross pay and net pay. Identify the components on an earnings statement (pay stub) that affect net income. Calculate net monthly income after removing taxes, benefits, and other deductions. | <p>USG.8 Describe and evaluate the role, rights, and responsibility of a citizen in the American democracy.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>3. Differentiate between gross and net income.</p> <p>a. Calculate gross income, including hourly wage, overtime, holiday pay, commission, and so forth.</p> <p>b. Explain the various types of taxes and their impact on income and purchasing power.</p> <p>c. Discuss and give examples of deductions (e.g., taxes, insurance, etc.).</p> <p>d. Calculate net income.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI.9-10. 1</p> <p>RI.9-10..3.2</p> <p>SL 9-10. 1</p> <p>Grades 11-12</p> <p>RI.11-12. 1</p> <p>RI.11-12. 3.2</p> <p>SL 9-10. 1</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the benefits of postsecondary education, including trade schools and military service. Identify the income projection for a variety of careers. Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. | <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>2.2. Discuss human capital and how personal choices influence income.</p> <p>a. Discuss how education, experiences, technology skills, and so forth affect future careers and income.</p> <p>b. Identify the training and education necessary to obtain a desired job.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI.9-10. 1</p> <p>RI.9-10. 4</p> <p>SL 9-10. 1</p> <p>SL 9-10. 2</p> <p>SL 9-10. 4</p> <p>SL 9-10. 5</p> <p>SL 9-10. 6</p> <p>L 9-10. 1</p> <p>L 9-10. 2</p> <p>L 9-10. 3</p> <p>L 9-10. 4</p> <p>L 9-10. 5</p> <p>L 9-10. 6</p> <p>Grades 11-12</p> <p>RI.11-12. 1</p> <p>RI.11-12. 4</p> <p>SL 9-10. 1</p> <p>SL 9-10. 2</p> <p>SL 9-10. 4</p> <p>SL 9-10. 5</p> <p>SL 9-10. 6</p> <p>L 11-12. 1</p> <p>L 11-12. 2</p> <p>L 11-12. 3</p> <p>L 11-12. 4</p> <p>L 11-12. 5</p> <p>L 11-12. 6</p> |

JA Finance Park Advanced Extension Activities

| Unit Description and Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts |
|--|---|--|--|
| <p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use rational and considered decision-making steps to select financial goals and priorities. Explain how decisions made today can impact the future | <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>1.1. Define and explain individual wants and needs.</p> <p>a. Define the following terms: • Wants • Needs • Values • Goals • Scarcity • Opportunity costs • Trade-off</p> <p>b. Differentiate between wants and needs.</p> <p>c. Identify the various factors that influence wants and needs.</p> <p>1. 2. Apply opportunity costs and trade-offs to personal decision-making.</p> <p>1. 3. Apply the steps of a decision-making process.</p> <p>1. 4. Recognize and analyze the consequences of a decision.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI.9-10. 1 RI.9-10. 4 W.9-10. 1 W.9-10. 4 SL 9-10. 1 SL 9-10. 2 SL 9-10. 5 L 9-10. 1 L 9-10. 2 L 9-10. 3 L 9-10. 4 L 9-10. 5 L 9-10. 6</p> <p>Grades 11-12</p> <p>RI.11-12. 1 RI.11-124 W.11-12. 1 W.11-124 SL 9-10. 1 SL 9-10. 2 SL 9-10. 5 L 11-12. 1 L 11-12. 2 L 11-12. 3 L 11-12. 4 L 11-12. 5 L 11-12. 6</p> |

JA Finance Park Advanced Extension Activities

| Unit Description and Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts |
|---|---|--|--|
| <p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize some of the reasons why people might spend more than they earn. Identify and use parts of a budget. List the long-term effects of overspending. | <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>4. 1. Identify short- and long-term financial goals to construct a personal spending and/or savings plan.</p> <p>2. Define and categorize fixed and variable expenses.</p> <p>3. Discuss and create a budget.</p> <p>a. Research budgeting applications and discuss the pros and cons of each.</p> <p>b. Identify various rules for budgeting to determine what percent of income is allocated to each type of expense.</p> <p>c. Evaluate an example monthly statement/budget and identify income, fixed expenses, variable expenses, and so forth.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI.9-10 1 RI.9-10 4 SL 9-10 1 SL 9-10 2 L 9-10 1 L 9-10 2 L 9-10 3 L 9-10 4 L 9-10 5 L 9-10 6</p> <p>Grades 11-12</p> <p>RI.11-12 1 RI.11-14 SL 9-10 1 SL 9-10 2 L 11-12 1 L 11-12 2 L 11-12 3 L 11-12 4 L 11-12 5 L 11-12 6</p> |

JA Finance Park Advanced Extension Activities

| Unit Description and Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts |
|--|--|--|---|
| <p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. | <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>8. 1. Discuss risk and the role of insurance.</p> <p>a. Identify risks in life and how to protect against the consequences of those risks.</p> <p>b. Explain the role of insurance in financial planning as a wealth-building and wealth preservation tool.</p> <p>2. Identify and discuss the various types of insurance and basic insurance concepts.</p> <p>a. Define basic insurance terms (e.g., deductible, premium, etc.).</p> <p>b. Identify the various types of insurance and the legal expectations for certain ones.</p> <p>3. Explain how insurance needs vary among individuals, families, seasons of life, and so forth.</p> <p>a. Discuss the various factors that influence choice of insurance type and amount.</p> <p>b. Develop a recommended insurance coverage for a given scenario with various factors.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI.9-10 1</p> <p>RI.9-10 4</p> <p>W.9-10 1</p> <p>W.9-10 2</p> <p>W.9-10 4</p> <p>W.9-10 6</p> <p>W.9-10 7</p> <p>W.9-10 8</p> <p>SL 9-10 1</p> <p>SL 9-10 2</p> <p>SL 9-10 4</p> <p>SL 9-10 5</p> <p>L 9-10 1</p> <p>L 9-10 2</p> <p>L 9-10 3</p> <p>L 9-10 4</p> <p>L 9-10 5</p> <p>L 9-10 6</p> <p>Grades 11-12</p> <p>RI.11-12 1</p> <p>RI.11-12 4</p> <p>W.11-12 2</p> <p>W.11-12 4</p> <p>W.11-12 6</p> <p>W.11-12 7</p> <p>W.11-12 8</p> <p>SL 9-10 1</p> <p>SL 9-10 2</p> <p>SL 9-10 4</p> <p>SL 9-10 5</p> <p>L 11-12 1</p> <p>L 11-12 2</p> <p>L 11-12 3</p> <p>L 11-12 4</p> <p>L 11-12 5</p> <p>L 11-12 6</p> |

JA Finance Park Advanced Extension Activities

| Unit Description and Objectives | Social Studies Standards | Social Emotional Learning Standards | English Language Arts |
|--|---|--|--|
| <p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit | <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>1. Compare saving and investing and apply principles to make decisions regarding each.</p> <ol style="list-style-type: none"> a. Differentiate between saving and investing. b. Identify and discuss the advantages and disadvantages of various savings and investing plans. c. Apply criteria for choosing a savings or investment instrument <p>2. Analyze and apply concepts about simple and compound interest.</p> <ol style="list-style-type: none"> a. Compare and contrast simple and compound interest and the impact each have on savings. b. Analyze the power of compounding and the importance of starting early in implementing a plan for savings and investing. d. Apply the concept of Time Value of Money. <p>3. Research and describe other considerations and items related to savings and investing.</p> <ol style="list-style-type: none"> a. Explain how and why the stock market functions. b. Examine the fundamental workings of the Social Security System and the system’s effects on retirement. c. Discuss various items related to a monetary inheritance | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI.9-10 1 RI.9-10 4 W.9-10 1 W.9-10 8 SL 9-10 1 SL 9-10 5 L 9-10 1 L 9-10 2 L 9-10 3 L 9-10 4 L 9-10 5 L 9-10 6</p> <p>Grades 11-12</p> <p>RI.11-12 1 RI.11-12 4 W.11-12 1 W.11-12 8 SL 9-10 1 SL 9-10 2 SL 9-10 5 L 11-12 1 L 11-12 2 L 11-12 3 L 11-12 4 L 11-12 5 L 11-12 6</p> |

JA Finance Park Advanced Extension Activities

| Unit Description and Objectives | Social Studies Standards | Social Emotional Learning 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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify key learnings from the JA Finance Park simulation. Analyze and apply lessons learned to future career and money management goals. | <p>E.7 Examine the factors that influence personal income.</p> <p>Personal Finance</p> <p>1. Define and explain individual wants and needs.</p> <p>1 a. Define the following terms: • Wants • Needs • Values • Goals • Scarcity • Opportunity costs • Trade-off</p> <p>b. Differentiate between wants and needs.</p> <p>c. Identify the various factors that influence wants and needs.</p> <p>2. Apply opportunity costs and trade-offs to personal decision-making</p> <p>3. Apply the steps of a decision-making process.</p> <p>a. Identify and discuss the steps involved in the PACED decision-making process. • P: Identify the problem • A: List alternatives • C: Select criteria • E: Evaluate alternatives based on criteria • D: Decide</p> <p>b. Apply the steps of the PACED decision-making process to a situation involving a personal financial decision.</p> <p>4. Recognize and analyze the consequences of a decision</p> <p>PFL 5. 1. Distinguish between goods and services.</p> <p>2. Apply comparison shopping practices.</p> <p>a. Identify differences of name-brand and generic items.</p> <p>b. Demonstrate couponing and the use of various applications used to help save money and compare prices.</p> <p>3. Research and identify various ways to purchase goods and services.</p> | <p>6-8 Set a short-term goal and develop a plan to achieve it.</p> <p>6-8 Identify factors that influenced whether a goal was achieved.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> <p>9-12 Create short- and long-term goals (postsecondary).</p> <p>9-12 Develop an action plan that includes necessary resources, specific steps, timeframe, and evaluation of both short- and long-term goals.</p> | <p>Grades 9-10</p> <p>RI.9-10 1 RI.9-10 4 W.9-10 1 W.9-10 2 W.9-10 4 W.9-10 6 W.9-10 7 W.9-10 8 SL 9-10 1 SL 9-10 2 SL 9-10 4 SL 9-10 5 SL 9-10 6 L 9-10 1 L 9-10 2 L 9-10 3 L 9-10 4 L 9-10 5 L 9-10 6</p> <p>Grades 11-12</p> <p>RI.11-12 1 RI.11-12 4 W.11-12 1 W.11-12 2 W.11-12 4 W.11-12 6 W.11-12 7 W.11-12 8 SL 9-10 1 SL 9-10 2 SL 9-10 4 SL 9-10 5 SL 9-10 6 L 11-12 1 L 11-12 2 L 11-12 3 L 11-12 4 L 11-12 5 L 11-12 6</p> |

JA Finance Park Advanced Extension Activities

| Extension Details | Extension Objectives | Social Studies and Personal Finance Standards | Social Emotional Learning Standards |
|--|---|--|--|
| Theme One: Employment and Income | | | |
| <p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics. Develop a plan for building entrepreneurial skills. | <p>E.6 Assess entrepreneurship.</p> <p>PF 2.1. Differentiate between and give examples of earned and unearned income.</p> <p>c. Discuss variable income, such as that of an entrepreneur</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> |
| <p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. Develop a plan for preparing for job loss. Identify professional development and job retraining opportunities to help when job loss happens. | <p>E.7 Examine the factors that influence personal income.</p> <p>E.9 Describe economic growth and evaluate the cause and effect of economic fluctuations.</p> | |
| <p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. | <p>E.7 Examine the factors that influence personal income.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> |

JA Finance Park Advanced Extension Activities

| Extension Details | Extension Objectives | Social Studies and Personal Finance Standards | Social Emotional Learning Standards |
|--|---|--|--|
| <p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Explain the purpose of the W-4 form. Examine the employee sections of the W-4 form | <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 2. 4. Describe information and required forms relevant to the completion of state and federal income tax forms.</p> <p>a. Complete pre-employment forms, such as a W-4, a state tax form, and an I-9.</p> | <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Theme Two: Employment and Education</p> | | | |
| <p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Explain the rationale for completing the FAFSA form. Identify the resources and information required for the FAFSA form. Develop an action plan for completing the FAFSA form. | <p>E.7 Examine the factors that influence personal income.</p> | <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Use a process to develop a career plan. Identify career choices that match interests and abilities Develop a SMART goal to help achieve a chosen career. | <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 2. 2. Discuss human capital and how personal choices influence income. DOK1 a. Discuss how education, experiences, technology skills, and so forth affect future careers and income. b. Identify the training and education necessary to obtain a desired job.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |

JA Finance Park Advanced Extension Activities

| Extension Details | Extension Objectives | Social Studies and Personal Finance Standards | Social Emotional Learning Standards |
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| <p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p> | <p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses | <p>E.7 Examine the factors that influence personal income.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p> | <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. | <p>E.7 Examine the factors that influence personal income.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p> | <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify a savings goal and plan. ▪ Contrast grants and scholarships with student loans. ▪ Explain the responsibilities associated with student loan debt. | <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 2.2. Discuss human capital and how personal choices influence income.</p> <p>1 a. Discuss how education, experiences, technology skills, and so forth affect future careers and income.</p> <p>b. Identify the training and education necessary to obtain a desired job.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |

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| Theme Three: Financial Responsibility and Decision Making | | | |
| <p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p> | <p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare benefits of buying and leasing a car. ▪ Identify costs associated with buying and owning a car. ▪ Explain benefits of buying new and used cars. ▪ Analyze costs and features of several vehicles to identify the best car for one's needs. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 1. 2. Apply opportunity costs and trade-offs to personal decision-making.</p> <p>PFL 5. 2. Apply comparison shopping practices.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p> | <p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p> | <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the effects of late or missed payments. ▪ Explain the effect of debts on a person's net worth. ▪ Distinguish between good use and misuse of credit cards. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 7. 1. Investigate credit and the effects one's credit score has on their financial decisions.</p> <ol style="list-style-type: none"> a. Discuss the advantages and disadvantages of using credit. b. Explain the need for a sound credit rating and the importance of annually monitoring one's own credit rating. | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |

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| <p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Explain the difference between philanthropy and charity. Express how society benefits when others donate money for worthy causes. Evaluate how philanthropy fits within a personal financial plan. Clarify how charitable giving may have tax benefits. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Explain what taxes are used for. Recognize different types of taxes. Analyze the impact of taxes on financial decisions, such as buying a car or a home. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 2. 3. b. Explain the various types of taxes and their impact on income and purchasing power.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Theme Four: Planning and Money Management</p> | | | |
| <p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Explore different payment types, and classify the pros and cons of using payment apps. Identify potential security issues with using payment apps. Analyze how to use a payment app to manage spending. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>E.8 Evaluate the role of money and its relationship to the market economy.</p> <p>PFL 3. 3. Identify and describe the various options for monetary transactions.</p> <p>c. Differentiate among types of electronic monetary transactions</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |

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| <p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 4. 1. Identify short- and long-term financial goals to construct a personal spending and/or savings plan.</p> <p>2. Define and categorize fixed and variable expenses.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency. Analyze how saving for an emergency fund can impact a monthly budget. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 4. 1. Identify short- and long-term financial goals to construct a personal spending and/or savings plan.</p> <p>2. Define and categorize fixed and variable expenses.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Theme Five: Risk Management and Insurance</p> | | | |
| <p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 8. 1. Discuss risk and the role of insurance.</p> <p>a. Identify risks in life and how to protect against the consequences of those risks.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Explain the expenses associated with taking out a mortgage. Differentiate among different types of mortgages. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |

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| Theme 6: Investing | | | |
| <p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. Identify factors that affect stocks and the stock market. List strategies for smart investing. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 6. 3. Research and describe other considerations and items related to savings and investing.</p> <p>a. Explain how and why the stock market functions.</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |
| <p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p> | <p>Students will:</p> <ul style="list-style-type: none"> Explain the benefits of funding retirement early. Compare features and benefits of retirement plans, including 401(k)s and IRAs. | <p>E.1 Explain the problem of scarcity, choice, decision making, and opportunity cost.</p> <p>E.7 Examine the factors that influence personal income.</p> <p>PFL 6. 1. Compare saving and investing and apply principles to make decisions regarding each.</p> <p>a. Differentiate between saving and investing.</p> <p>b. Identify and discuss the advantages and disadvantages of various savings and investing plans.</p> <p>c. Apply criteria for choosing a savings or investment instrument (e.g., market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment).</p> | <p>9-12 Utilize identified areas of likes, dislikes, skills, talents, interests, strengths, and areas of growth to create postsecondary plans.</p> <p>9-12 Utilize organization skills to plan, schedule activities, meet deadlines, research resources, and meet goals.</p> |