

A Correlation: VIRGINIA Academic Standards and Junior Achievement Capstone Programs



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[Virginia Standards of Learning for Social Studies](#)

[Economics and Personal Finance](#)

[Family Life Education Guidelines](#)

[21st Century Workplace Readiness Skills For The Commonwealth](#)

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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 Virginia Standards of Learning for Social Science, Family Life and Economics and Personal Finance. 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	Workplace Readiness Skills	Virginia ELA	Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>VS.1 j) investigating and researching to develop products orally and in writing.</p> <p>EPF.1 The student will demonstrate knowledge and integration of basic economic concepts and structures</p> <p>EPF.10 The student will develop consumer skills</p> <p>EPF.12 The student will demonstrate knowledge of banking transactions</p> <p>EPF.13 The student will demonstrate knowledge of credit and loan functions</p> <p>EPF.17 The student will demonstrate knowledge of investment and savings planning</p>	<p>2. CRITICAL THINKING AND PROBLEM-SOLVING: Uses sound reasoning to analyze problems, evaluate potential solutions, and implement effective courses of action</p> <p>4. INTEGRITY: Complies with laws, procedures, and workplace policies; demonstrates honesty, fairness, and respect</p> <p>7. LISTENING AND SPEAKING: Listens attentively and asks questions to clarify meaning; articulates ideas clearly in a manner appropriate for the setting and audience</p> <p>11. BIG PICTURE THINKING: Understands one’s role in fulfilling the mission of the workplace and considers the social, economic, and environmental impacts of one’s actions</p> <p>19. MATHEMATICS: Applies mathematical skills to complete tasks as necessary</p>	<p>Grade 4</p> <p>4.1.a-d 4.1.g-i 4.2.b-c 4.4.a,c,e 4.6.a,c,e</p> <p>Grade 5</p> <p>5.1.a-d 5.1.f-h 5.2.a 5.4.a,b,e,f 5.6.a-e</p> <p>Grade 6</p> <p>6.1.a,c,e,i,j 6.4.c,e,f 6.6.a,b,c</p>	<p>Grade 4</p> <p>4.3.a 4.4.a-b 4.6.a-b</p> <p>Grade 5</p> <p>5.4 5.5.a-b</p> <p>Grade 6</p> <p>6.5.a-c 6.6.a-c</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Workplace Readiness Skills	Virginia ELA	Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>VS.1 i) practicing good citizenship skills and respect for rules and laws while collaborating, compromising, and participating in classroom activities</p> <p>VS.1 j) investigating and researching to develop products orally and in writing.</p> <p>EPF.1 The student will demonstrate knowledge and integration of basic economic concepts and structures</p> <p>EPF.2 The student will demonstrate knowledge of the role of producers and consumers in a market economy</p> <p>EPF.8 The student will demonstrate knowledge of the role of government in a market economy</p>	<p>2. CRITICAL THINKING AND PROBLEM-SOLVING: Uses sound reasoning to analyze problems, evaluate potential solutions, and implement effective courses of action</p> <p>3. INITIATIVE AND SELF-DIRECTION: Independently looks for ways to improve the workplace and accomplish tasks</p> <p>8. RESPECT FOR DIVERSITY: Values individual differences and works collaboratively with people of diverse backgrounds, viewpoints, and experiences</p> <p>11. BIG PICTURE THINKING: Understands one’s role in fulfilling the mission of the workplace and considers the social, economic, and environmental impacts of one’s actions</p> <p>21. READING AND WRITING: Reads and interprets workplace documents and writes effectively</p>	<p>Grade 4</p> <p>4.1.a-d</p> <p>4.1.g-i</p> <p>4.2.b-c</p> <p>4.4.a,c,e</p> <p>4.6.a,c,e</p> <p>4.7.a,d,f,j^{ELO}</p> <p>4.9.a,b,f^{ELO}</p> <p>Grade 5</p> <p>5.1.a-d</p> <p>5.1.f-h</p> <p>5.2.a</p> <p>5.4.a,b,e,f</p> <p>5.6.a-e</p> <p>5.7.a-c</p> <p>Grade 6</p> <p>6.1.a,c,e,i,,j</p> <p>6.4.c,e,f</p> <p>6.6.a,b,c</p> <p>6.7.a,c</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Workplace Readiness Skills	Virginia ELA	Math
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>VS.1 i) practicing good citizenship skills and respect for rules and laws while collaborating, compromising, and participating in classroom activities</p> <p>VS.1 j) investigating and researching to develop products orally and in writing.</p> <p>EPF.4 The student will demonstrate knowledge of the many factors that affect income</p> <p>EPF.18 The student will demonstrate knowledge of financing postsecondary education</p>	<p>3. INITIATIVE AND SELF-DIRECTION: Independently looks for ways to improve the workplace and accomplish tasks</p> <p>10. TEAMWORK: Shares responsibility for collaborative work and respects the thoughts, opinions, and contributions of other team members</p> <p>12. CAREER AND LIFE MANAGEMENT: Plans, implements, and manages personal and professional development goals related to education, career, finances, and health</p>	<p>Grade 4</p> <p>4.1.a-d 4.1.a-e^{ELO} 4.1.g-i 4.2.b-c 4.3.a-b 4.4.a,c,e 4.6.a,c,e 4.7.a,d,f,j 4.9.a,b,f^{ELO}</p> <p>Grade 5</p> <p>5.1.a-d 5.1.f-h 5.2.a 5.4.a,b,e,f 5.6.a-e 5.7.a-c</p> <p>Grade 6</p> <p>6.1.a,c,e,l,,j 6.4.c,e,f 6.6.a,b,c 6.7.a,c</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Grade 6</p> <p>6.5.a-c 6.6.a-c</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Workplace Readiness Skills	Virginia ELA	Math
<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit 	<p>VS.1 i) practicing good citizenship skills and respect for rules and laws while collaborating, compromising, and participating in classroom activities</p> <p>VS.1 j) investigating and researching to develop products orally and in writing.</p> <p>EPF.3 The student will demonstrate knowledge of the price system</p> <p>EPF.13 The student will demonstrate knowledge of credit and loan functions</p> <p>EPF.15 The student will demonstrate knowledge of income earning, taxes, and reporting by</p>	<p>4. INTEGRITY: Complies with laws, procedures, and workplace policies; demonstrates honesty, fairness, and respect</p> <p>5. WORK ETHIC: Consistently works to the best of one’s ability and is diligent, dependable, and accountable for one’s actions</p> <p>7. LISTENING AND SPEAKING: Listens attentively and asks questions to clarify meaning; articulates ideas clearly in a manner appropriate for the setting and audience</p> <p>10. TEAMWORK: Shares responsibility for collaborative work and respects the thoughts, opinions, and contributions of other team members</p> <p>15. INFORMATION LITERACY: Locates information efficiently, evaluates the credibility and relevance of sources and facts, and uses information effectively to accomplish work-related tasks</p>	<p>Grade 4</p> <p>4.1.a-d 4.1.g-i 4.2.b-c 4.4.a,c,e 4.6.a,c,e 4.7.a,d,f,j 4.9.a,b,f^{ELO}</p> <p>Grade 5</p> <p>5.1.a-d 5.1.f-h 5.2.a 5.4.a,b,e,f 5.6.a-e 5.7.a-c 5.9.a,b,f^{ELO}</p> <p>Grade 6</p> <p>6.1.a,c,e,i,j 6.3.a-d 6.4.c,e,f 6.6.a,b,c 6.7.a,c</p>	<p>Grade 4</p> <p>4.3.a 4.4.a-b 4.6.a-b</p> <p>Grade 5</p> <p>5.4 5.5.a-b</p> <p>Grade 6</p> <p>6.5.a-c 6.6.a-c</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Workplace Readiness Skills	Virginia ELA	Math
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA BizTown ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>VS.1 i) practicing good citizenship skills and respect for rules and laws while collaborating, compromising, and participating in classroom activities</p> <p>EPF.13 The student will demonstrate knowledge of credit and loan functions</p> <p>EPF.15 The student will demonstrate knowledge of income earning, taxes, and reporting by</p>	<p>1. CREATIVITY AND INNOVATION: Employs originality, inventiveness, and resourcefulness in the workplace</p> <p>5. WORK ETHIC: Consistently works to the best of one’s ability and is diligent, dependable, and accountable for one’s actions</p> <p>6. CONFLICT RESOLUTION: Negotiates diplomatic solutions to interpersonal and workplace issues</p> <p>9. CUSTOMER SERVICE ORIENTATION: Anticipates and addresses the needs of customers and coworkers, providing thoughtful, courteous, and knowledgeable service</p> <p>16. INFORMATION SECURITY: Understands basic Internet and email safety and follows workplace protocols to maintain the security of information, computers, networks, and facilities</p> <p>18. JOB-SPECIFIC TOOLS AND TECHNOLOGIES: Knows how to select and safely use industry-specific technologies, tools, and machines to complete job tasks effectively</p> <p>20. PROFESSIONALISM: Meets organizational expectations regarding work schedule, behavior, appearance, and communication</p> <p>22. WORKPLACE SAFETY: Maintains a safe work environment by adhering to safety guidelines and identifying risks to self and others</p>	<p>Grade 4</p> <p>4.1.a-d</p> <p>4.1.g-i</p> <p>4.2.b-c</p> <p>4.7.a,d,f,j</p> <p>4.9.a,b,f^{ELO}</p> <p>Grade 5</p> <p>5.1.a-d</p> <p>5.1.f-h</p> <p>5.2.a5.7.a-c</p> <p>5.9.a,b,f^{ELO}</p> <p>Grade 6</p> <p>6.1.a,c,e,i,j</p> <p>6.4.c,e,f</p> <p>6.7.a,c</p>	<p>Grade 4</p> <p>4.3.a</p> <p>4.4.a-b</p> <p>4.6.a-b</p> <p>Grade 5</p> <p>5.4</p> <p>5.5.a-b</p> <p>Grade 6</p> <p>6.5.a-c</p> <p>6.6.a-c</p>

JA BizTown Adventures

Session Details	Social Studies	Workplace Readiness Skills	Virginia ELA	Math
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company's mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision 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>VS.1 h) using a decision-making model to identify costs and benefits of a specific choice made;</p>	<p>3. INITIATIVE AND SELF-DIRECTION: Independently looks for ways to improve the workplace and accomplish tasks</p> <p>11. BIG PICTURE THINKING: Understands one's role in fulfilling the mission of the workplace and considers the social, economic, and environmental impacts of one's actions</p>	<p>Grade 4 4.4 a-e 4.6 a, c-e, h 4.9 c, f</p> <p>Grade 5 5.4 a, b, e, f 5.6 a-g, l, k 5.9 a-c, f</p> <p>Grade 6 6.3 a-d 6.4 e-f 6.6 b-c, e, h-k 6.9 b-c, f</p>	<p>Grade 4 4.3.a 4.4.a-b 4.6.a-b</p> <p>Grade 5 5.4 5.5.a-b</p> <p>Grade 6 6.5.a-c 6.6.a-c</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>VS.1 h) using a decision-making model to identify costs and benefits of a specific choice made;</p>	<p>3. INITIATIVE AND SELF-DIRECTION: Independently looks for ways to improve the workplace and accomplish tasks</p> <p>11. BIG PICTURE THINKING: Understands one's role in fulfilling the mission of the workplace and considers the social, economic, and environmental impacts of one's actions</p>	<p>Grade 4 4.4 a-e 4.6 a, c-e, h 4.9 c, f</p> <p>Grade 5 5.4 a-b, e, f 5.6 a-g, l, k 5.9 a-c, f</p> <p>Grade 6 6.3 a-d 6.4 e-f 6.6 b-c, e, h-k 6.9 b-c, f</p>	<p>Grade 4 4.3.a 4.4.a-b 4.6.a-b</p> <p>Grade 5 5.4 5.5.a-b</p> <p>Grade 6 6.5.a-c 6.6.a-c</p>

JA BizTown Adventures

Session Details	Social Studies	Workplace Readiness Skills	Virginia ELA	Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <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>VS.1 h) using a decision-making model to identify costs and benefits of a specific choice made;</p>	<p>3. INITIATIVE AND SELF-DIRECTION: Independently looks for ways to improve the workplace and accomplish tasks</p> <p>11. BIG PICTURE THINKING: Understands one’s role in fulfilling the mission of the workplace and considers the social, economic, and environmental impacts of one’s actions</p>	<p>Grade 4 4.4 a-e 4.6 a, c-e, h 4.9 c, f</p> <p>Grade 5 5.4 a-b, e, f 5.6 a-g, l, k 5.9 a-c, f</p> <p>Grade 6 6.3 a-d 6.4 e-f 6.6 b-c, e, h-k 6.9 b-c, f</p>	<p>Grade 4 4.3.a 4.4.a-b 4.6.a-b</p> <p>Grade 5 5.4 5.5.a-b</p> <p>Grade 6 6.5.a-c 6.6.a-c</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>VS.1 h) using a decision-making model to identify costs and benefits of a specific choice made;</p>	<p>3. INITIATIVE AND SELF-DIRECTION: Independently looks for ways to improve the workplace and accomplish tasks</p> <p>11. BIG PICTURE THINKING: Understands one’s role in fulfilling the mission of the workplace and considers the social, economic, and environmental impacts of one’s actions</p>	<p>Grade 4 4.4 a-e 4.6 a, c-h 4.9 c, f</p> <p>Grade 5 5.4 a-b, e-f 5.6 a-g, l, k 5.9 a-c, f</p> <p>Grade 6 6.3 a-d 6.4 e-f 6.6 b-c, e, h-k 6.9 b-c, f</p>	<p>Grade 4 4.3.a 4.4.a-b 4.6.a-b</p> <p>Grade 5 5.4 5.5.a-b</p> <p>Grade 6 6.5.a-c 6.6.a-c</p>

JA BizTown Adventures

Session Details	Social Studies	Workplace Readiness Skills	Virginia ELA	Math
<p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <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>VS.1 h) using a decision-making model to identify costs and benefits of a specific choice made;</p> <p>EPF.11 The student will demonstrate knowledge of planning for living and leisure expenses</p>	<p>3. INITIATIVE AND SELF-DIRECTION: Independently looks for ways to improve the workplace and accomplish tasks</p> <p>11. BIG PICTURE THINKING: Understands one’s role in fulfilling the mission of the workplace and considers the social, economic, and environmental impacts of one’s actions</p> <p>12. CAREER AND LIFE MANAGEMENT: Plans, implements, and manages personal and professional development goals related to education, career, finances, and health</p>	<p>Grade 4 4.4 a-e 4.6 a, c-h 4.9 c, f</p> <p>Grade 5 5.4 a-b, e-f 5.6 a-g, l, k 5.9 a-c, f</p> <p>Grade 6 6.3 a-d 6.4 e-f 6.6 b-c, e, h-k 6.9 b-c, f</p>	<p>Grade 4 4.3.a 4.4.a-b 4.6.a-b</p> <p>Grade 5 5.4 5.5.a-b</p> <p>Grade 6 6.5.a-c 6.6.a-c</p>

JA Finance Park

Unit Description	Social Studies Standards	Workplace Readiness Skills	Virginia ELA	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>CE.14 The student will apply social science skills to understand personal finance and career opportunities by</p> <p>a) identifying talents, interests, and aspirations that influence career choice</p> <p>b) identifying [human capital] such as attitudes and behaviors that strengthen the individual work ethic and promote career success;</p> <p>f) analyzing the financial responsibilities of citizenship, including evaluating common forms of credit, savings, investments, purchases, contractual agreements, warranties, and guarantees.</p> <p>EPF.15 The student will demonstrate knowledge of income earning, taxes, and reporting by</p> <p>a) differentiating among sources of income;</p> <p>b) calculating gross and net pay;</p>	<p>4. INTEGRITY: Complies with laws, procedures, and workplace policies; demonstrates honesty, fairness, and respect</p> <p>7. LISTENING AND SPEAKING: Listens attentively and asks questions to clarify meaning; articulates ideas clearly in a manner appropriate for the setting and audience</p> <p>11. BIG PICTURE THINKING: Understands one’s role in fulfilling the mission of the workplace and considers the social, economic, and environmental impacts of one’s actions</p> <p>12. CAREER AND LIFE MANAGEMENT: Plans, implements, and manages personal and professional development goals related to education, career, finances, and health</p> <p>15. INFORMATION LITERACY: Locates information efficiently, evaluates the credibility and relevance of sources and facts, and uses information effectively to accomplish work-related tasks</p>	<p>Grade 6 6.1.a,c,d,e,i,j 6.4.c,e,f 6.6.a-c 6.6.h-j 6.7.a,c,d</p> <p>Grade 7 7.1.a-e 7.4.e-g 7.6.a-c 7.6.g-h</p> <p>Grade 8 8.1.c-f 8.4.b,e,g 8.6.b-d 8.6.h-i</p>	<p>Grade 6 6.5.a-c 6.6.a-c</p> <p>Grade 7 7.3.a-b</p>

JA Finance Park

Unit Description	Social Studies Standards	Workplace Readiness Skills	Virginia ELA	Math
<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>CE.12 e) explaining how financial institutions channel funds from savers to borrowers;</p> <p>EPF.12 The student will demonstrate knowledge of banking transactions by</p> <p>a) evaluating services and related costs associated with personal banking;</p> <p>EPF.14 The student will demonstrate knowledge of the role of insurance in risk management by</p> <p>a) identifying different ways to manage risk;</p> <p>b) evaluating insurance as a risk management strategy;</p> <p>c) distinguishing among the types, costs, and benefits of insurance coverage, including identity theft, automobile, life, property, and health</p> <p>EPF.17 The student will demonstrate knowledge of investment and savings planning</p> <p>a) by comparing the impact of simple interest vs. compound interest on savings;</p> <p>b) by comparing various options for investment and savings;</p>	<p>2. CRITICAL THINKING AND PROBLEM-SOLVING: Uses sound reasoning to analyze problems, evaluate potential solutions, and implement effective courses of action</p> <p>6. CONFLICT RESOLUTION: Negotiates diplomatic solutions to interpersonal and workplace issues</p> <p>7. LISTENING AND SPEAKING: Listens attentively and asks questions to clarify meaning; articulates ideas clearly in a manner appropriate for the setting and audience</p> <p>12. CAREER AND LIFE MANAGEMENT: Plans, implements, and manages personal and professional development goals related to education, career, finances, and health</p> <p>16. INFORMATION SECURITY: Understands basic Internet and email safety and follows workplace protocols to maintain the security of information, computers, networks, and facilities</p> <p>19. MATHEMATICS: Applies mathematical skills to complete tasks as necessary</p>	<p>Grade 6 6.1.a,c,d,e,i,j 6.4.c,e,f 6.6.a-c 6.6.h-j 6.7.a,c,d</p> <p>Grade 7 7.1.a-e 7.4.e-g 7.6.a-c 7.6.g-h 7.7.a-c</p> <p>Grade 8 8.1.c-f 8.4.b,e,g 8.6.b-d 8.6.h-i 8.7.a-c</p>	<p>Grade 6 6.5.a-c 6.6.a-c</p> <p>Grade 7 7.3.a-b</p>

JA Finance Park

Unit Description	Social Studies Standards	Workplace Readiness Skills	Virginia ELA	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>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>CE.14 f) analyzing the financial responsibilities of citizenship, including evaluating common forms of credit, savings, investments, purchases, contractual agreements, warranties, and guarantees.</p> <p>EPF.12 The student will demonstrate knowledge of banking transactions by</p> <p>a) evaluating services and related costs associated with personal banking;</p> <p>EPF.13 The student will demonstrate knowledge of credit and loan functions by</p> <p>a) evaluating the various methods of financing a purchase;</p> <p>b) analyzing credit card features and their impact on personal financial planning;</p> <p>c) identifying qualifications needed to obtain credit and the information needed to complete a credit application;</p> <p>g) explaining the ways to build and maintain a good credit rating and the ramifications of an individual's credit score;</p>	<p>2. CRITICAL THINKING AND PROBLEM-SOLVING: Uses sound reasoning to analyze problems, evaluate potential solutions, and implement effective courses of action</p> <p>3. INITIATIVE AND SELF-DIRECTION: Independently looks for ways to improve the workplace and accomplish tasks</p> <p>7. LISTENING AND SPEAKING: Listens attentively and asks questions to clarify meaning; articulates ideas clearly in a manner appropriate for the setting and audience</p> <p>10. TEAMWORK: Shares responsibility for collaborative work and respects the thoughts, opinions, and contributions of other team members</p> <p>11. BIG PICTURE THINKING: Understands one's role in fulfilling the mission of the workplace and considers the social, economic, and environmental impacts of one's actions</p> <p>12. CAREER AND LIFE MANAGEMENT: Plans, implements, and manages personal and professional development goals related to education, career, finances, and health</p>	<p>Grade 6 6.1.a,c,d,e,i,j 6.4.c,e,f 6.6.a-c</p> <p>Grade 7 7.1.a-e 7.4.e-g 7.6.a-c</p> <p>Grade 8 8.1.c-f 8.4.b,e,g 8.6.b-d 8.6.h-i</p>	<p>Grade 6 6.5.a-c 6.6.a-c</p> <p>Grade 7 7.3.a-b</p> <p>Grade 8 G.8 SP.8.2</p>

JA Finance Park

Unit Description	Social Studies Standards	Workplace Readiness Skills	Virginia ELA	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>CE.14 f) analyzing the financial responsibilities of citizenship, including evaluating common forms of credit, savings, investments, purchases, contractual agreements, warranties, and guarantees.</p> <p>EPF.10 The student will develop consumer skills by</p> <p>a) demonstrating comparison-shopping skills;</p> <p>b) examining the importance of maintaining a system for personal financial records;</p> <p>EPF.11 The student will demonstrate knowledge of planning for living and leisure expenses by</p> <p>g) evaluating discretionary spending decisions.</p> <p>EPF.16 The student will demonstrate knowledge of personal financial planning by</p> <p>a) identifying short-term and long-term personal financial goals;</p> <p>b) identifying anticipated and unanticipated income and expenses;</p> <p>e) developing a personal budget</p>	<p>2. CRITICAL THINKING AND PROBLEM-SOLVING: Uses sound reasoning to analyze problems, evaluate potential solutions, and implement effective courses of action</p> <p>8. RESPECT FOR DIVERSITY: Values individual differences and works collaboratively with people of diverse backgrounds, viewpoints, and experiences</p> <p>13. CONTINUOUS LEARNING AND ADAPTABILITY: Accepts constructive feedback well and is open to new ideas and ways of doing things; continuously develops professional skills and knowledge to adjust to changing job requirements</p> <p>14. EFFICIENCY AND PRODUCTIVITY: Plans, prioritizes, and adapts work goals to manage time and resources effectively</p> <p>19. MATHEMATICS: Applies mathematical skills to complete tasks as necessary</p>	<p>Grade 6 6.1.a,c,d,e,i,j 6.4.c,e,f 6.6.a-c</p> <p>Grade 7 7.1.a-e 7.4.e-g 7.6.a-c</p> <p>Grade 8 8.1.c-f 8.4.b,e,g 8.6.h-i</p>	<p>Grade 6 6.5.a-c 6.6.a-c</p> <p>Grade 7 7.3.a-b</p>

JA Finance Park

Unit Description	Social Studies Standards	Workplace Readiness Skills	Virginia ELA	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>CE.14 f) analyzing the financial responsibilities of citizenship, including evaluating common forms of credit, savings, investments, purchases, contractual agreements, warranties, and guarantees.</p> <p>EPF.10 The student will develop consumer skills by</p> <p>c) demonstrating comparison-shopping skills;</p> <p>EPF.15 The student will demonstrate knowledge of income earning, taxes, and reporting by</p> <p>a) differentiating among sources of income;</p> <p>b) calculating gross and net pay;</p> <p>EPF.16 The student will demonstrate knowledge of personal financial planning by</p> <p>a) identifying short-term and long-term personal financial goals;</p> <p>b) identifying anticipated and unanticipated income and expenses;</p> <p>e) developing a personal budget;</p> <p>EPF.17 The student will demonstrate knowledge of investment and savings planning</p> <p>a) by comparing the impact of simple interest vs. compound interest on savings;</p> <p>b) by comparing various options for investment and savings;</p>	<p>3. INITIATIVE AND SELF-DIRECTION: Independently looks for ways to improve the workplace and accomplish tasks</p> <p>4. INTEGRITY: Complies with laws, procedures, and workplace policies; demonstrates honesty, fairness, and respect</p> <p>5. WORK ETHIC: Consistently works to the best of one’s ability and is diligent, dependable, and accountable for one’s actions</p> <p>11. BIG PICTURE THINKING: Understands one’s role in fulfilling the mission of the workplace and considers the social, economic, and environmental impacts of one’s actions</p> <p>12. CAREER AND LIFE MANAGEMENT: Plans, implements, and manages personal and professional development goals related to education, career, finances, and health</p> <p>13. CONTINUOUS LEARNING AND ADAPTABILITY: Accepts constructive feedback well and is open to new ideas and ways of doing things; continuously develops professional skills and knowledge to adjust to changing job requirements</p> <p>14. EFFICIENCY AND PRODUCTIVITY: Plans, prioritizes, and adapts work goals to manage time and resources effectively</p> <p>15. INFORMATION LITERACY: Locates information efficiently, evaluates the credibility and relevance of sources and facts, and uses information effectively to accomplish work-related tasks</p>	<p>Grade 6 6.1.a,c,d,e,i,j 6.4.c,e,f 6.6.a-c 6.6.h-j 6.7.a,c,d</p> <p>Grade 7 7.1.a-e 7.4.e-g 7.6.a-c 7.6.g-h 7.7.a-c</p> <p>Grade 8 8.1.c-f 8.4.b,e,g 8.6.b-d 8.6.h-i 8.7.a-c</p>	<p>Grade 6 6.5.a-c 6.6.a-c</p> <p>Grade 7 7.3.a-b</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Family Life Education Guidelines	Virginia ELA	Virginia Math Standards
<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>CE.14 The student will apply social science skills to understand personal finance and career opportunities by</p> <p>a) identifying talents, interests, and aspirations that influence career choice</p> <p>CE.14 The student will apply social science skills to understand personal finance and career opportunities by</p> <p>b) identifying [human capital] such as attitudes and behaviors that strengthen the individual work ethic and promote career success;</p> <p>EPF.4 The student will demonstrate knowledge of the many factors that affect income by</p> <p>a) examining the market value of a worker’s education, skills, training, knowledge, and credentials;</p> <p>EPF.15 The student will demonstrate knowledge of income earning, taxes, and reporting by</p> <p>a) differentiating among sources of income;</p> <p>b) calculating gross and net pay;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>9.14 The student will begin to identify educational and career goals.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p> <p>10.8 The student will examine factors to be considered in life-goal planning.</p> <p>11.13 The student will calculate the personal considerations and financial costs of childbearing.</p>	<p>Grade 8 8.1.c-f 8.4.b,e,g 8.6.b-d 8.6.h-i</p> <p>Grades 9-10 9-10.1.g-i 9-10.3.f 9-10.5.a-b 9-10.6.a-b</p> <p>Grades 11-12 11-12.1.a,c,d,e,h 11-12.5.a,b,d,e</p>	<p>Grade 6 6.5.a-c 6.6.a-c</p> <p>Grade 7 7.3.a-b</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Family Life Education Guidelines	Virginia ELA	Virginia Math Standards
<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>CE.12 e) explaining how financial institutions channel funds from savers to borrowers;</p> <p>EPF.12 The student will demonstrate knowledge of banking transactions by</p> <p>a) evaluating services and related costs associated with personal banking;</p> <p>EPF.14 The student will demonstrate knowledge of the role of insurance in risk management by</p> <p>a) identifying different ways to manage risk;</p> <p>b) evaluating insurance as a risk management strategy;</p> <p>c) distinguishing among the types, costs, and benefits of insurance coverage, including identity theft, automobile, life, property, and health</p> <p>EPF.17 The student will demonstrate knowledge of investment and savings planning by</p> <p>a) comparing the impact of simple interest vs. compound interest on savings;</p> <p>b) comparing various options for investment and savings;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>9.14 The student will begin to identify educational and career goals.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p> <p>10.8 The student will examine factors to be considered in life-goal planning.</p> <p>11.13 The student will calculate the personal considerations and financial costs of childbearing.</p>	<p>Grade 8 8.1.c-f 8.4.b,e,g 8.6.b-d 8.6.h-i 8.7.a-c</p> <p>Grades 9-10 9-10.1.g-i 9-10.3.f 9-10.5.a-b 9-10.6.a-b</p> <p>Grades 11-12 11-12.1.a,c,d,e,h 11-12.5.a,d,e</p>	<p>Grade 6 6.5.a-c 6.6.a-c</p> <p>Grade 7 7.3.a-b</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Family Life Education Guidelines	Virginia ELA	Virginia Math Standards
<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>CE.14 f) analyzing the financial responsibilities of citizenship, including evaluating common forms of credit, savings, investments, purchases, contractual agreements, warranties, and guarantees.</p> <p>EPF.12 The student will demonstrate knowledge of banking transactions by</p> <p>a) evaluating services and related costs associated with personal banking;</p> <p>EPF.13 The student will demonstrate knowledge of credit and loan functions by</p> <p>a) evaluating the various methods of financing a purchase;</p> <p>b) analyzing credit card features and their impact on personal financial planning;</p> <p>c) identifying qualifications needed to obtain credit and the information needed to complete a credit application;</p> <p>g) explaining the ways to build and maintain a good credit rating and the ramifications of an individual's credit score;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>9.14 The student will begin to identify educational and career goals.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p> <p>10.8 The student will examine factors to be considered in life-goal planning.</p>	<p>Grade 8 8.1.c-f 8.4.b,e,g 8.6.b-d 8.6.h-i</p> <p>Grades 9-10 9-10.1.g-i 9-10.3.f 9-10.5.a-b</p> <p>Grades 11-12 11-12.1.a,c,d,e,h 11-12.5.a,d,e</p>	<p>Grade 6 6.5.a-c 6.6.a-c</p> <p>Grade 7 7.3.a-b</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Family Life Education Guidelines	Virginia ELA	Virginia Math Standards
<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>EPF.10 The student will develop consumer skills by</p> <p>a) demonstrating comparison-shopping skills;</p> <p>EPF 10 d) examining the importance of maintaining a system for personal financial records;</p> <p>EPF.11 The student will demonstrate knowledge of planning for living and leisure expenses by</p> <p>g) evaluating discretionary spending decisions.</p> <p>EPF.16 The student will demonstrate knowledge of personal financial planning by</p> <p>a) identifying short-term and long-term personal financial goals;</p> <p>b) identifying anticipated and unanticipated income and expenses;</p> <p>e) developing a personal budget;</p>	<p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p> <p>12.6 The student will develop a plan for managing resources in the home.</p>	<p>Grade 8 8.1.c-f 8.4.b,e,g 8.6.h-i</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 11-12.1.a,c,d,e,h 11-12.5.a,d,e</p>	<p>Grade 6 6.5.a-c 6.6.a-c</p> <p>Grade 7 7.3.a-b</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Family Life Education Guidelines	Virginia ELA	Virginia Math Standards
<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>CE.14 f) analyzing the financial responsibilities of citizenship, including evaluating common forms of credit, savings, investments, purchases, contractual agreements, warranties, and guarantees.</p> <p>EPF.10 The student will develop consumer skills by</p> <p>c) demonstrating comparison-shopping skills;</p> <p>EPF.15 The student will demonstrate knowledge of income earning, taxes, and reporting by</p> <p>a) differentiating among sources of income;</p> <p>b) calculating gross and net pay;</p> <p>EPF.16 The student will demonstrate knowledge of personal financial planning by</p> <p>a) identifying short-term and long-term personal financial goals;</p> <p>b) identifying anticipated and unanticipated income and expenses;</p> <p>e) developing a personal budget</p> <p>EPF.17 The student will demonstrate knowledge of investment and savings planning by</p> <p>a) comparing the impact of simple interest vs. compound interest on savings;</p> <p>b) comparing various options for investment and savings;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p> <p>10.8 The student will examine factors to be considered in life-goal planning.</p> <p>11.13 The student will calculate the personal considerations and financial costs of childbearing.</p> <p>12.6 The student will develop a plan for managing resources in the home.</p> <p>12.12 The student will prepare a plan for the fulfillment of lifelong goals.</p>	<p>Grade 8 8.1.c-f 8.4.b,e,g 8.6.b-d 8.6.h-i 8.7.a-c</p> <p>Grades 9-10 9-10.1.g-i 9-10.3.f 9-10.5.a-b 9-10.6.a-b</p> <p>Grades 11-12 11-12.1.a,c,d,e,h 11-12.5.a,d,e 11-12.6.a,d</p>	<p>Grade 6 6.5.a-c 6.6.a-c</p> <p>Grade 7 7.3.a-b</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Family Life Education Guidelines	English Language Arts
<p>Theme 1: Employment and Income 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>CE.14 The student will apply social science skills to understand personal finance and career opportunities by</p> <p>a) identifying talents, interests, and aspirations that influence career choice</p>	<p>9.14 The student will begin to identify educational and career goals.</p> <p>10.8 The student will examine factors to be considered in life-goal planning.</p>	<p>Grades 9-10</p> <p>9.1 a, c, e-l, 9.3.f</p> <p>9.5 a-b, e, l-j</p> <p>9.6 b, k</p> <p>9.8 a-c, f</p> <p>Grades 11-12</p> <p>11.1 c-e,</p> <p>11.2 c, f-g</p> <p>11.3 b, g</p> <p>11.5 a-e</p> <p>11.6 a, d-e</p> <p>11.8 a-b, d, f</p>
<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>CE.14 f) analyzing the financial responsibilities of citizenship, including evaluating common forms of credit, savings, investments, purchases, contractual agreements, warranties, and guarantees.</p> <p>EPF.15 The student will demonstrate knowledge of income earning, taxes, and reporting by</p> <p>a) differentiating among sources of income;</p> <p>b) calculating gross and net pay;</p>		<p>Grades 9-10</p> <p>9.1 a, c, e-l, 9.3.f</p> <p>9.5 a-b, e, l-j</p> <p>9.6 b, k</p> <p>Grades 11-12</p> <p>11.1 c-e,</p> <p>11.2 c, f-g</p> <p>11.3 b, g</p> <p>11.5 a-e</p> <p>11.6 a, d-e</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Family Life Education Guidelines	English Language Arts
<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>CE.14 The student will apply social science skills to understand personal finance and career opportunities by</p> <p>b) identifying [human capital] such as attitudes and behaviors that strengthen the individual work ethic and promote career success</p> <p>c) identifying [human capital] such as abilities, skills, and education and the changing supply of and demand for them in the economy;</p> <p>EPF.4. d) performing an analysis of expenses and financial aid required for continuing education to expand human capital;</p> <p>EPF.18 The student will demonstrate knowledge of financing postsecondary education by</p> <p>a) identifying costs and benefits of postsecondary education;</p> <p>b) identifying sources of postsecondary education funding;</p> <p>d) describing types of aid which do not require repayment, including federal, state, and institutional grants;</p> <p>k) identifying the multiple pathways to postsecondary education and career preparedness;</p>	<p>9.14 The student will begin to identify educational and career goals.</p> <p>10.8 The student will examine factors to be considered in life-goal planning.</p> <p>12.12 The student will prepare a plan for the fulfillment of lifelong goals.</p>	<p>Grades 9-10</p> <p>9.1 a, c, e-l, 9.3.f</p> <p>9.5 a-b, e, l-j</p> <p>9.6 b, k</p> <p>9.8 a-c, f</p> <p>Grades 11-12</p> <p>11.1 c-e, 11.2 c, f-g</p> <p>11.3 b, g</p> <p>11.5 a-e</p> <p>11.6 a, d-e</p> <p>11.8 a-b, d, f</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Family Life Education Guidelines	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>CE.14 f) analyzing the financial responsibilities of citizenship, including evaluating common forms of credit, savings, investments, purchases, contractual agreements, warranties, and guarantees.</p> <p>EPF.10 The student will develop consumer skills by</p> <p>c) demonstrating comparison-shopping skills;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p>	<p>Grades 9-10</p> <p>9.1 a, c, e-l, 9.3.f 9.5 a-b, e, l-j 9.6 b, k</p> <p>Grades 11-12</p> <p>11.1 c-e, 11.2 c, f-g 11.3 b, g 11.5 a-e 11.6 a, d-e</p>
<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>EPF 10 d) examining the importance of maintaining a system for personal financial records;</p> <p>EPF.16 The student will demonstrate knowledge of personal financial planning by</p> <p>a) identifying short-term and long-term personal financial goals;</p> <p>b) identifying anticipated and unanticipated income and expenses;</p> <p>e) developing a personal budget;</p>	<p>12.6 The student will develop a plan for managing resources in the home.</p>	<p>Grades 9-10</p> <p>9.1 a, c, e-l, 9.3.f 9.5 a-b, e, l-j 9.6 b, k</p> <p>Grades 11-12</p> <p>11.1 c-e, 11.2 c, f-g 11.3 b, g 11.5 a-e 11.6 a, d-e</p>

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Unit Description and Objectives	Social Studies Standards	Family Life Education Guidelines	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>CE.13 The student will apply social science skills to understand the role of government in the United States economy by</p> <p>e) describing how governments regulate to protect consumers, labor, the environment, competition in the marketplace, and property rights</p> <p>EPF.14 The student will demonstrate knowledge of the role of insurance in risk management by</p> <p>a) identifying different ways to manage risk;</p> <p>b) evaluating insurance as a risk management strategy;</p> <p>c) distinguishing among the types, costs, and benefits of insurance coverage, including identity theft, automobile, life, property, and health</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p>	<p>Grades 9-10</p> <p>9.1 a, c, e-l,</p> <p>9.3.f</p> <p>9.5 a-b, e, l-j</p> <p>9.6 b, k</p> <p>9.8 a-c, f</p> <p>Grades 11-12</p> <p>11.1 c-e,</p> <p>11.2 c, f-g</p> <p>11.3 b, g</p> <p>11.5 a-e</p> <p>11.6 a, d-e</p> <p>11.8 a-b, d, f</p>

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Unit Description and Objectives	Social Studies Standards	Family Life Education Guidelines	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>CE.13 The student will apply social science skills to understand the role of government in the United States economy by</p> <p>e) describing how governments regulate to protect consumers, labor, the environment, competition in the marketplace, and property rights</p> <p>EPF.12 The student will demonstrate knowledge of banking transactions by</p> <p>a) evaluating services and related costs associated with personal banking;</p> <p>EPF.17 The student will demonstrate knowledge of investment and savings planning by</p> <p>a) comparing the impact of simple interest vs. compound interest on savings;</p> <p>b) comparing various options for investment and savings;</p> <p>e) describing how the stock market works.</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p>	<p>Grades 9-10</p> <p>9.1 a, c, e-l,</p> <p>9.3.f</p> <p>9.5 a-b, e, l-j</p> <p>9.6 b, k</p> <p>9.8 a-c, f</p> <p>Grades 11-12</p> <p>11.1 c-e,</p> <p>11.2 c, f-g</p> <p>11.3 b, g</p> <p>11.5 a-e</p> <p>11.6 a, d-e</p> <p>11.8 a-b, d, f</p>

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Unit Description and Objectives	Social Studies Standards	Family Life Education Guidelines	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>EPF.10 The student will develop consumer skills by c) demonstrating comparison-shopping skills;</p> <p>EPF.16 The student will demonstrate knowledge of personal financial planning by a) identifying short-term and long-term personal financial goals; b) identifying anticipated and unanticipated income and expenses; e) developing a personal budget;</p> <p>EPF.17 The student will demonstrate knowledge of investment and savings planning by a) comparing the impact of simple interest vs. compound interest on savings; b) comparing various options for investment and savings;</p>	<p>9.14 The student will begin to identify educational and career goals.</p> <p>10.8 The student will examine factors to be considered in life-goal planning.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p> <p>11.13 The student will calculate the personal considerations and financial costs of childbearing.</p> <p>12.6 The student will develop a plan for managing resources in the home.</p>	<p>Grades 9-10 9.1 a, c, e-l, 9.3.f 9.5 a-b, e, l-j 9.6 b, k 9.8 a-c, f</p> <p>Grades 11-12 11.1 c-e, 11.2 c, f-g 11.3 b, g 11.5 a-e 11.6 a, d-e 11.8 a-b, d, f</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Family Life Education Guidelines
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>CE.14 The student will apply social science skills to understand personal finance and career opportunities by</p> <p>a) identifying talents, interests, and aspirations that influence career choice</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</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>CE.14 d) examining the impact of technological change and globalization on career opportunities;</p> <p>e) describing the importance of education to lifelong personal finances;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</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>CE.14 The student will apply social science skills to understand personal finance and career opportunities by</p> <p>a) identifying talents, interests, and aspirations that influence career choice</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Family Life Education Guidelines
<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>EPF.15 The student will demonstrate knowledge of income earning, taxes, and reporting by</p> <p>h) completing standard employment tax forms; and</p> <p>i) describing information relevant to the completion of state and federal income tax forms.</p>	<p>NA</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>EPF.18 The student will demonstrate knowledge of financing postsecondary education by</p> <p>a) identifying costs and benefits of postsecondary education;</p> <p>b) identifying sources of postsecondary education funding;</p> <p>c) identifying the purpose of the Free Application for Federal Student Aid (FAFSA) in determining eligibility for grants, scholarships, and loans and the essential information needed to complete it;</p>	<p>NA</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Family Life Education Guidelines
<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>CE.14 The student will apply social science skills to understand personal finance and career opportunities by</p> <p>a) identifying talents, interests, and aspirations that influence career choice</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>9.14 The student will begin to identify educational and career goals.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p> <p>10.8 The student will examine factors to be considered in life-goal planning.</p> <p>12.12 The student will prepare a plan for the fulfillment of lifelong goals.</p>
<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>EPF.18 The student will demonstrate knowledge of financing postsecondary education by</p> <p>g) examining the requirements to remain eligible for financial aid;</p>	<p>NA</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>EPF.18 The student will demonstrate knowledge of financing postsecondary education by</p> <p>l) identifying parts of a financial award letter;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Family Life Education Guidelines
<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>EPF.4 The student will demonstrate knowledge of the many factors that affect income d) by performing an analysis of expenses and financial aid required for continuing education to expand human capital;</p> <p>EPF.18 The student will demonstrate knowledge of financing postsecondary education by</p> <ul style="list-style-type: none"> a) identifying costs and benefits of postsecondary education; b) identifying sources of postsecondary education funding; 	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p> <p>10.8 The student will examine factors to be considered in life-goal planning.</p> <p>12.12 The student will prepare a plan for the fulfillment of lifelong goals.</p>
<p>Theme Three: Financial Responsibility and Decision Making</p>			
<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>EPF.10 The student will develop consumer skills by</p> <ul style="list-style-type: none"> a) demonstrating comparison-shopping skills; <p>EPF.11 The student will demonstrate knowledge of planning for living and leisure expenses by</p> <ul style="list-style-type: none"> a) comparing the costs and benefits of purchasing vs. leasing a vehicle; b) calculating the total costs of owning and operating a vehicle; 	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Family Life Education Guidelines
<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>EPF.10 The student will develop consumer skills by c) demonstrating comparison-shopping skills;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</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>EPF.12 The student will demonstrate knowledge of banking transactions by a) evaluating services and related costs associated with personal banking;</p> <p>EPF.13 The student will demonstrate knowledge of credit and loan functions by f) identifying strategies for effective debt management, including sources of assistance; g) explaining the ways to build and maintain a good credit rating and the ramifications of an individual’s credit score;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p>
<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>NA</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Family Life Education Guidelines
<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>EPF.12 The student will demonstrate knowledge of banking transactions by</p> <ul style="list-style-type: none"> a) evaluating services and related costs associated with personal banking; f) examining how financial institutions affect personal financial planning. <p>EPF.16 The student will demonstrate knowledge of personal financial planning by</p> <ul style="list-style-type: none"> a) identifying short-term and long-term personal financial goals; b) identifying anticipated and unanticipated income and expenses; 	<p>10.8 The student will examine factors to be considered in life-goal planning.</p> <p>12.12 The student will prepare a plan for the fulfillment of lifelong 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>CE.13 student will apply social science skills to understand the role of government in the United States economy by describing how local, state, and federal governments allocate their budgets and collect taxes to pay for goods and services they provide;</p> <p>EPF.15 The student will demonstrate knowledge of income earning, taxes, and reporting by</p> <ul style="list-style-type: none"> d) describing the types and purposes of local, state, and federal taxes and the way each is levied and used; e) exploring how tax structures affect individuals of different income levels; 	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Family Life Education Guidelines
Theme Four: Planning and Money Management			
<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>EPF.12 The student will demonstrate knowledge of banking transactions by</p> <p>a) evaluating services and related costs associated with personal banking;</p> <p>b) differentiating among types of electronic monetary transactions</p> <p>e) comparing costs and benefits of online and traditional banking;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p>
<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>EPF.16 The student will demonstrate knowledge of personal financial planning by</p> <p>a) identifying short-term and long-term personal financial goals;</p> <p>b) identifying anticipated and unanticipated income and expenses;</p> <p>e) developing a personal budget;</p>	<p>10.8 The student will examine factors to be considered in life-goal planning.</p> <p>12.6 The student will develop a plan for managing resources in the home.</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>EPF.16 The student will demonstrate knowledge of personal financial planning by</p> <p>b) identifying anticipated and unanticipated income and expenses;</p>	<p>10.8 The student will examine factors to be considered in life-goal planning.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Family Life Education Guidelines
Theme Five: Risk Management and Insurance			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>EPF.14 The student will demonstrate knowledge of the role of insurance in risk management by</p> <p>c) distinguishing among the types, costs, and benefits of insurance coverage, including identity theft, automobile, life, property, and health</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</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>c) comparing the costs and benefits of renting vs. purchasing a residence;</p> <p>d) describing the process of renting a residence;</p> <p>e) describing the process of purchasing a residence;</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</p>
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>EPF.16 The student will demonstrate knowledge of personal financial planning by</p> <p>e) describing how the stock market works.</p>	<p>9.4 Students practice methods of gathering information and applying the decision-making process in practical situations.</p> <p>10.4 The student will use the steps in the decision-making process to solve specific problems.</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>EPF.16 The student will demonstrate knowledge of personal financial planning by</p> <p>a) identifying short-term and long-term personal financial goals;</p> <p>b) identifying anticipated and unanticipated income and expenses;</p> <p>e) developing a personal budget</p>	<p>10.8 The student will examine factors to be considered in life-goal planning.</p> <p>12.12 The student will prepare a plan for the fulfillment of lifelong goals.</p>

JA Finance Park Advanced Extension Activities