

A Correlation: Delaware Academic Standards and Junior Achievement Capstone Programs



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[Delaware State Standards for Social Studies](#)

[Delaware Standards and Clarifications for Financial Literacy](#)

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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 Delaware Social Studies Framework and Financial Literacy Standards. 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.

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	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>Civics Standard 1</p> <p>4-5a: Students will understand that governments have a variety of structures and exist for many purposes and that in America these are explained in the United States and State constitutions.</p> <p>4-5b: Students will understand that the United States government is divided into executive, legislative, and judicial branches, each with specific responsibilities and powers.</p>	<p>Civics Standard 1</p> <p>6-8a: Students will understand why governments have the authority to make, enforce, and interpret laws and regulations, such as levying taxes, conducting foreign policy, and providing for national defense.</p> <p>6-8b: Students will analyze the different functions of federal, state, and local governments in the United States and examine the reasons for the different organizational structures each level of government employs</p>	4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 RI 5 4/5 RI 7 4/5 RI 10 4/5 SL 3 4/5 L 4 4/5 L 6	NA
<p>Unit 1: Session 1: Financial Services</p> <p>Instruction: Economy and Financial Institutions</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Describe financial institutions as the center of JA BizTown's economy. Define private property and its importance in our economy. 	<p>Economics Standard 2</p> <p>4-5a: Students will understand the role of banks and other financial institutions in the economy.</p> <p>Civics Standard 2</p> <p>4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.</p>	<p>Economics Standard 2</p> <p>6-8a: Students will analyze the role of money and banking in the economy, [and the ways in which government taxes and spending affect the functioning of market economies.]</p> <p>Civics Standard 2</p> <p>6-8b: Students will understand the principles and content of major American state papers such as the Declaration of Independence; United States Constitution (including the Bill of Rights); and the Federalist Papers.</p>	4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3	Math 5 NBT 7 Math 6 NS 3

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 1: Session 1: Financial Services Activity: Financial Services Scavenger Hunt <ul style="list-style-type: none"> • Identify services offered by financial institutions. • Identify common terms associated with banking and financial institutions. 	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.	Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, [and the ways in which government taxes and spending affect the functioning of market economies.]	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 SL 3	NA
Unit 1: Session 1: Financial Services Activity: Bank Account Application <ul style="list-style-type: none"> • Recognize the purpose for, and demonstrate how to complete, a bank account application. • Identify common terms associated with banking and financial institutions. • Define private property and its importance in our economy. 	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy. Civics Standard 3 4-5a: Students will apply the fundamental rights and protections of American citizens guaranteed in the Bill of Rights to everyday situations.	Civics Standard 3 6-8a: Students will understand that civil rights secure political freedom while property rights secure economic freedom and that both are essential protections for United States citizens.	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4	Math 5 NBT 7 Math 6 NS 3
Unit 1: Session 1 Session 1: Financial Services (Optional) Application 1: Banking Bingo <ul style="list-style-type: none"> • Identify services offered by financial institutions. • Identify common terms associated with banking and financial institutions. 	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.	Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, [and the ways in which government taxes and spending affect the functioning of market economies.]	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4	NA
Unit 1: Session 1: Financial Services (Optional) Application 2: Choosing a Financial Institution <ul style="list-style-type: none"> • Identify services offered by financial institutions. • Identify common terms associated with banking and financial institutions. 	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.	Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, [and the ways in which government taxes and spending affect the functioning of market economies.]	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 3	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
<p>Unit 1: Session 1: Financial Services (Optional) Extension 1: Bank Teller Computations</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	NA	NA	4/5 RI 1 4/5 RI 4	Math 5 OA1
<p>Unit 1: Session 1: Financial Services (Optional) Extension 2: Private Property</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	<p>Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.</p> <p>Civics Standard 3 4-5a: Students will apply the fundamental rights and protections of American citizens guaranteed in the Bill of Rights to everyday situations.</p>	<p>Civics Standard 1 6-8a: Students will understand why governments have the authority to make, enforce, and interpret laws and regulations, such as levying taxes, conducting foreign policy, and providing for national defense.</p> <p>Civics Standard 3 6-8a: Students will understand that civil rights secure political freedom while property rights secure economic freedom and that both are essential protections for United States citizens.</p>	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 3	NA
<p>Unit 1: Session 2: Earn, Save, and Spend Activity: Endorsing Paychecks and Depositing Checks</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. Recognize the need to make responsible choices regarding your money State how the U.S. Constitution provides the right to keep private property.. 	<p>Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.</p> <p>Civics Standard 1 4-5a: Students will understand that governments have a variety of structures and exist for many purposes and that in America these are explained in the United States and State constitutions.</p> <p>Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.</p> <p>Civics Standard 3 4-5a: Students will apply the fundamental rights and</p>	<p>Economics Standard 2 6-8a Students will analyze the role of money and banking in the economy, [and the ways in which government taxes and spending affect the functioning of market economies.]</p> <p>Civics Standard 1 6-8a: Students will understand why governments have the authority to make, enforce, and interpret laws and regulations, such as levying taxes, conducting foreign policy, and providing for national defense.</p> <p>Civics Standard 2 6-8b: Students will understand the principles and content of major American state papers such as the Declaration of Independence; United States Constitution (including the Bill of</p>	4/5 W 4 4/5 SL 1 4/5 SL 3 4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3	Math 5 NBT 7 Math 4 NBT 4

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
	protections of American citizens guaranteed in the Bill of Rights to everyday situations.	Rights); and the Federalist Papers. Civics Standard 3 6-8a: Students will understand that civil rights secure political freedom while property rights secure economic freedom and that both are essential protections for United States citizens.		
Unit 1: Session 2: Earn, Save, and Spend Activity: Saving and Spending Game <ul style="list-style-type: none">• State the benefit of an interest-earning savings account.• Explain how money grows in a savings account.	Financial Literacy Standard 3 4-5: Students will demonstrate how individuals and households save and invest to increase future income and/or wealth. Clarification It is important for students to understand that people save and invest money in different ways to meet their varied financial goals.	Financial Literacy Standard 3 6-8: Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals.	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1	Math 5 NBT 7 Math 6 NS 3
Unit 1: Session 2: Earn, Save, and Spend (Optional): Application 1: Transaction Actions <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.	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.	Financial Literacy Standard 2 6-8: Students will establish a budget and compare various payment methods that can be used to buy goods and services.	4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1	Math 4 NBT 4
Unit 1: Session 2: Earn, Save, and Spend (Optional) Application 2: Direct Deposit <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.	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.	NA	4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1	4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3

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<p>Unit 1: Session 2: Earn, Save, and Spend (Optional) Extension 1: Gordon's Bounced Check</p> <ul style="list-style-type: none"> Describe the consequences of insufficient funds. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.</p> <p>Financial Literacy Standard 2 Clarification People's spending choices are influenced by the prices of goods and services as well as many other factors, including the spending choices of others, peer pressure, and advertising.</p>	<p>Financial Literacy Standard 2 6-8: Students will [establish a budget and] compare various payment methods that can be used to buy goods and services.</p>	4/5 RI 1 4/5 SL 1 4/5 L 3	NA
<p>Unit 1: Session 2: Earn, Save, and Spend (Optional) Extension 2: Using Deposit Tickets</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	<p>Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.</p> <p>Clarification When people deposit money into a bank (or other financial institution), the bank may pay them a return called interest.</p>	<p>Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, [and the ways in which government taxes and spending affect the functioning of market economies.]</p>	4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 L 1 4/5 L 2	NA
<p>Unit 1: Session 3: Banks and Saving Instruction: Checking Accounts vs. Savings Accounts and the Rule of Law</p> <ul style="list-style-type: none"> Make and record electronic payments. Recognize how the rule of law and right to own private property allow people to save. 	<p>Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.</p> <p>Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.</p> <p>Financial Literacy Standard 3 4-5 Students will demonstrate how individuals and households save and invest to increase future income and/or wealth.</p>	<p>Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, [and the ways in which government taxes and spending affect the functioning of market economies.]</p> <p>Civics Standard 2 6-8b: Students will understand the principles and content of major American state papers such as the Declaration of Independence; United States Constitution (including the Bill of Rights); and the Federalist Papers.</p>	4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 SL 1 4/5 SL 2 4/5 SL 3	CCSS: Math 5 NBT 7

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 1: Session 3: Banks and Saving Activity: Why Go to the Bank? <ul style="list-style-type: none"> Identify services offered by financial institutions. 	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy. Financial Literacy Standard 3 4-5 Students will demonstrate how individuals and households save and invest to increase future income and/or wealth. Clarification [teachers should] introduce the differences between saving and investing and the costs and benefits of various ways to save and invest.	Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, [and the ways in which government taxes and spending affect the functioning of market economies.] Financial Literacy Standard 3 6-8: Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals.	4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 3	NA
Unit 1: Session 3: Banks and Saving (Optional) Application 1: Damian's Shopping Day <ul style="list-style-type: none"> Make and record electronic payments. 	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy. Financial Literacy Standard 2 Clarification People's spending choices are influenced by the prices of goods and services as well as many other factors, including the spending choices of others, peer pressure, and advertising.	NA	4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2	CCSS: Math 5 NBT 5
Unit 1: Session 3: Banks and Saving (Optional) Application 2: Savings Plan, Inquiry-Based Lesson <ul style="list-style-type: none"> Explain how money grows in a savings account. 	Financial Literacy Standard 3 4-5 Students will demonstrate how individuals and households save and invest to increase future income and/or wealth.	Financial Literacy Standard 3 6-8: Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals	4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 7 4/5 W 8	NA
Unit 1: Session 3: Banks and Saving (Optional) Extension 1: A Million Dollars or Double the Pennies? <ul style="list-style-type: none"> Explain how money grows in a savings account. 	Financial Literacy Standard 3 4-5 Students will demonstrate how individuals and households save and invest to increase future income and/or wealth. Clarification [teachers should] introduce the differences between saving and investing and the costs and benefits of various ways to save and invest.	Financial Literacy Standard 3 6-8: Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals.	4/5 RI 7 4/5 SL 1 4/5 SL 2	CCSS: Math 5 NBT 7

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
<p>Unit 1: Session 3: Banks and Saving (Optional) Extension 2: 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>Financial Literacy Standard 3 4-5 Students will demonstrate how individuals and households save and invest to increase future income and/or wealth.</p> <p>Clarification Saving is the part of income that people choose not to spend now and instead set aside for a future use.</p> <p>When people deposit money into a bank (or other financial institution), the bank may pay them a return called interest.</p>	<p>Financial Literacy Standard 3 6-8: Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals.</p> <p>Return can be stated as a percentage of the amount invested and called a rate of return.</p> <p>Compound interest is the interest that is earned not only on the principal, but also on the interest already earned.</p>	4/5 RI 7 4/5 SL 1 4/5 SL 2	NA
<p>Unit 1: Session 4: Types of Payments Activity: Pros and Cons Chart</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 use of a money tracker to record a purchase. Demonstrate how to make an electronic payment. 	NA	<p>Financial Literacy Standard 2 6-8: Students will [establish a budget and] compare various payment methods that can be used to buy goods and services.</p> <p>Clarification By comparing payment methods, students can see the value of different payment options in a variety of situations.</p>	4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2	NA
<p>Unit 1: Session 4: Types of Payments Activity: Card Payment Game</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. 	<p>Financial Literacy Standard 2 Clarification People's spending choices are influenced by the prices of goods and services as well as many other factors, including the spending choices of others, peer pressure, and advertising.</p>	<p>Financial Literacy Standard 2 6-8: Students will [establish a budget and] compare various payment methods that can be used to buy goods and services.</p> <p>Clarification By comparing payment methods, students can see the value of different payment options in a variety of situations.</p>	4/5 RI 7 4/5 SL 1 4/5 SL 2	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 1: Session 4: Types of Payments (Optional) Application 1: Let's Go to the Bank <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. 	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.	Financial Literacy Standard 2 6-8: Students will [establish a budget and] compare various payment methods that can be used to buy goods and services.	4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2	NA
Unit 1: Session 4: Types of Payments (Optional) Application 2: The Debit Card Transaction <ul style="list-style-type: none"> • Explain how money changes hands when a payment occurs. 	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.	Financial Literacy Standard 2 6-8: Students will [establish a budget and] compare various payment methods that can be used to buy goods and services. Clarification Debit cards are safer and more convenient than carrying large amounts of cash; the user is not responsible for all purchases made with a stolen card if the theft is promptly reported to the financial institution	4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2	NA
Unit 1: Session 4: Types of Payments (Optional) Extension 1: Interest in Your Favor <ul style="list-style-type: none"> • Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	Financial Literacy Standard 3 4-5 Students will demonstrate how individuals and households save and invest to increase future income and/or wealth. Clarification [teachers should] introduce the differences between saving and investing and the costs and benefits of various ways to save and invest.	Financial Literacy Standard 3 6-8: Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals.	4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2	Math 5 NBT 7
Unit 1: Session 4: Types of Payments (Optional) Extension 2: Personal Checks <ul style="list-style-type: none"> • Demonstrate use of a money tracker to record a purchase. 	Economics Standard 2 4-5a: Students will understand the role of banks and other financial institutions in the economy.	Financial Literacy Standard 2 6-8: Students will [establish a budget and] compare various payment methods that can be used to buy goods and services. Clarification Checks issued by banks and other financial institutions to their depositors are easy to use and provide a record of the purchase.	4/5 RI 7 4/5 SL 1 4/5 SL 2	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 2: Community and Economy				
Unit 2: Session 1: Citizenship Activity: Responsibility of Taxes <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.	Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility. Financial Literacy Clarification part of the responsibility of earning an income, either by working at a job or as an entrepreneur, is to pay taxes	Civics Standard 1 6-8a: Students will understand why governments have the authority to make, enforce, and interpret laws and regulations, such as levying taxes, conducting foreign policy, and providing for national defense.	4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2	NA
Unit 2: Session 1: Citizenship Activity: JA BizTown Citizen Contract <ul style="list-style-type: none">• Identify the rights and responsibilities of citizenship.	Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.	NA	4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2	NA
Unit 2: Session 1: Citizenship (Optional) Application 1: Benjamin Franklin's List of Virtues <ul style="list-style-type: none">• Identify the rights and responsibilities of citizenship.	NA	NA	4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2	NA
Unit 2: Session 1: Citizenship (Optional) Application 2: I Am a Citizen – Circles of Citizenship <ul style="list-style-type: none">• Identify the rights and responsibilities of citizenship.• Define philanthropy.	Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.	NA	4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 2: Session 1: Citizenship (Optional) Extension 1: My Impact Challenge <ul style="list-style-type: none">• Identify the role of government in community.• Identify the rights and responsibilities of citizenship.	Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.	NA	4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2	NA
Unit 2: Session 1: Citizenship (Optional) Extension 2: iCivics Game <ul style="list-style-type: none">• Identify the rights and responsibilities of citizenship.	Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.	NA	4/5 RI 1 4/5 RI 7	NA
Unit 2: Session 2: Circular Flow of an Economy Instruction: Introduction to Economy <ul style="list-style-type: none">• Identify and distinguish among goods, services, and resources (human, natural, and capital).• Describe how government impacts the circular flow.• Explain why government involvement in the economy is sometimes necessary	Financial Literacy Standard 1 4-5b: Students will understand that consumers and producers in a market economy make economic choices based on [supply and demand.]	Economics Standard 3 6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies.	4/5 RI 1 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 1-3	NA
Unit 2: Session 2: Circular Flow of an Economy Activity: Lemonade Stand Game <ul style="list-style-type: none">• Describe how government impacts the circular flow.• Demonstrate the circular flow of an economy.	Financial Literacy Standard 1 4-5b: Students will understand that consumers and producers in a market economy make economic choices based on [supply and demand.]	Economics Standard 3 6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies.	4/5 RI 3-4 4/5 SL 1 4/5 SL 2	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Application 1: Circular Flow Game</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>Financial Literacy Standard 1</p> <p>4-5b: Students will understand that consumers and producers in a market economy make economic choices based on [supply and demand.]</p>	<p>Economics Standard 3</p> <p>6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies.</p>	4/5 RI 1 4/5 RI 7 4/5 SL 4/5 SL 2	NA
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Application 2: My Business</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>Financial Literacy Standard 1</p> <p>4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.</p> <p>Clarification for the entrepreneur who chooses not to work for a boss or a company and decides to start their own business, the risk has more to do with whether the venture will be successful or fail,</p>	NA	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4	NA
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Extension 1: The Fishpond Problem</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	NA	<p>Economics Standard 3</p> <p>6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies.</p>	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4	Math 5.0a.3

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 2: Session 2: Circular Flow of an Economy (Optional) Extension 2: Government Steps In <ul style="list-style-type: none"> • Explain why government involvement in the economy is sometimes necessary. 	NA	Civics Standard 1 6-8a: Students will understand why governments have the authority to make, enforce, and interpret laws and regulations, such as levying taxes, conducting foreign policy, and providing for national defense.	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2	NA
Unit 2: Session 3: Free Enterprise Activity: Becoming Producers <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. 	Economics Standard 3 4-5a: Students will identify different means of production, distribution, and exchange used within economic systems in different times and places.	Economics Standard 3 6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies.	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2	NA
Unit 2: Session 3: Free Enterprise (Optional) Application 1: What are Our Economic Freedoms? What is Free Enterprise? <ul style="list-style-type: none"> • List and describe the Economic Freedoms we enjoy in our country. 	Economics Standard 3 4-5a: Students will identify different means of production, distribution, and exchange used within economic systems in different times and places. Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.	NA	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 2	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 2: Session 3: Free Enterprise (Optional) Application 2: Economic Freedoms Poster <ul style="list-style-type: none"> • Illustrate the Economic Freedoms we enjoy in our country. 	Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.	NA	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5	NA
Unit 2: Session 3: Free Enterprise (Optional) Extension 1: Family Resources-Do You Have Enough <ul style="list-style-type: none"> • Define scarcity, and explain ways to resolve scarcity. 	NA	NA	4/5 RI 7 4/5 SL 1	NA
Unit 2: Session 3: Free Enterprise (Optional) Extension 2: Economic Systems- Comparing Economies <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 	Economics Standard 3 4-5a: Students will identify different means of production, distribution, and exchange used within economic systems in different times and places.	Economics Standard 3 6-8a Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies.	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 2: Session 4: Where Does Your Money Go? Activity: Government in an Economy <ul style="list-style-type: none"> • Explain why people pay taxes. • Identify or explain why philanthropy is important in a community. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification part of the responsibility of earning an income, either by working at a job or as an entrepreneur, is to pay taxes. Taxes are used to pay for a variety of government-provided goods and services, such as schools, roads, national defense, safe drinking water, and fire and police protection.	Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies. Civics Standard 1 6-8a: Students will understand why governments have the authority to make, enforce, and interpret laws and regulations, such as levying taxes, conducting foreign policy, and providing for national defense.	4/5 SL 1. 4/5 W 4 4/5 L 4	NA
Unit 2: Session 4: Where Does Your Money Go? Activity: Public Goods <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification part of the responsibility of earning an income, either by working at a job or as an entrepreneur, is to pay taxes. Taxes are used to pay for a variety of government-provided goods and services, such as schools, roads, national defense, safe drinking water, and fire and police protection	Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies. Civics Standard 1 6-8a: Students will understand why governments have the authority to make, enforce, and interpret laws and regulations, such as levying taxes, conducting foreign policy, and providing for national defense.	4/5 SL 1. 4/5 SL 2	NA
Unit 2: Session 4: Where Does Your Money Go? Activity: Paying Taxes <ul style="list-style-type: none"> • Explain why people pay taxes. • Define gross pay and net pay. • Calculate tax by multiplying with decimals 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification part of the responsibility of earning an income, either by working at a job or as an entrepreneur, is to pay taxes. Taxes are used to pay for a variety of government-provided goods and services, such as schools, roads, national defense, safe drinking water, and fire and police protection	Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.	4/5 SL 1. 4/5 SL 2	Math 5 NF 2; 5 Nbt 5

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 2: Session 4: Where Does Your Money Go? (Optional) Application 1: Comparing Goods and Services <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification Taxes are used to pay for a variety of government-provided goods and services, such as schools, roads, national defense, safe drinking water, and fire and police protection	Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.	4/5 SL 1. 4/5 SL 2 4/5 W 4 4/5 L 4	NA
Unit 2: Session 4: Where Does Your Money Go? (Optional) Application 2: Calculating Sales Tax <ul style="list-style-type: none"> • Explain why people pay taxes. • Calculate tax by multiplying with decimals. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification part of the responsibility of earning an income, either by working at a job or as an entrepreneur, is to pay taxes	Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.	4/5 SL 1. 4/5 SL 2	Math 5 NF 2; 5 Not 5
Unit 2: Session 4: Where Does Your Money Go? (Optional) Extension 1: Philanthropy <ul style="list-style-type: none"> • State examples of philanthropy. • Identify or explain why philanthropy is important in a community. 	NA	NA	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Extension 2: Be a Philanthropist</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	NA	NA	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6	NA

Unit 3: Work and Career Readiness

Unit 3: Work and Career Readiness Session 1: Interests and Skills Instruction: Skills and Interests Survey <ul style="list-style-type: none"> Identify their interests and skills. 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. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification different jobs provide different income, and people with more human capital (such as skills, education, training, and experience) tend to have a wider range of options and can thus choose the one that most matches their preferences.	Financial Literacy Standard 1 6-8: Students will analyze the costs and benefits, including higher earning potential, of building human capital through education and job opportunities job training.	4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 4 4/5 L 4 4/5 L 6	NA
Unit 3: Session 1: Interests and Skills Activity: STEM Career Match <ul style="list-style-type: none"> Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers into different types. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification Career choices will have both monetary and non-monetary effects on a person's life.	Financial Literacy Standard 1 6-8: Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 L 4 4/5 L 6	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 3: Session 1: Interests and Skills Activity: Investing in Yourself-The Right to an Education <ul style="list-style-type: none"> • Discuss how investing in human capital increases an employee's worth to a business • Reflect on the contributions of three education advocates 	Civics Standard 3 4-5a: Students will apply the fundamental rights and protections of American citizens guaranteed in the Bill of Rights to everyday situations. Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification different jobs provide different income, and people with more human capital (such as skills, education, training, and experience) tend to have a wider range of options and can thus choose the one that most matches their preferences.	Financial Literacy Standard 1 6-8: Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training. Clarification Students should understand that the more education a person has, the less likely they are to be unemployed.	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 4 4/5 L 4 4/5 L 6	NA
Unit 3: Session 1: Interests and Skills Activity: Job Application <ul style="list-style-type: none"> • Distinguish the differences among the four primary career types: people, ideas, data, and things. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification people make many decisions over their lifetimes about their education and jobs, and these decisions affect their incomes	NA	4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 L 2 4/5 L 4 4/5 L 6	NA
Unit 3: Session 1: Interests and Skills (Optional) Application 1: My Career Interests <ul style="list-style-type: none"> • Identify their interests and skills. • Explain the relevance of interests and skills to career exploration and planning 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.	Financial Literacy Standard 1 6-8: Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training. Clarification Students should understand that the more education a person has, the less likely they are to be unemployed.	4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 L 2 4/5 L 4 4/5 L 6	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 3: Session 1: Interests and Skills (Optional) Application 2: Education Pays Off <ul style="list-style-type: none"> • Explain the relevance of interests and skills to career exploration and planning. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification students should understand that people with less education will usually have fewer job skills and will thus generally earn lower income and may experience a lower quality of life.	Financial Literacy Standard 1 6-8: Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training. Clarification Students should understand that the more education a person has, the less likely they are to be unemployed. It is important that students understand that one's human capital can be developed and improved over time.	4/5 RI 1 4/5 RI 3 4/5 SL 5 4/5 L 4 4/5 L 6	CCSS: Math 4/5 MD 4
Unit 3: Session 1: Interests and Skills (Optional) Extension 1: Writing a Resume <ul style="list-style-type: none"> • Explain the relevance of interests and skills to career exploration and planning. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.	Financial Literacy Standard 1 6-8: Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.	4/5 RI 1 4/5 RI 5 4/5 W 2 4/5 W 4 4/5 W 8 4/5 SL 1 4/5 L 4 4/5 L 6	CCSS: 4/5 W 2.a
Unit 3: Session 1: Interests and Skills (Optional) Extension 2: Career STEM Lesson <ul style="list-style-type: none"> • Categorize STEM careers into different types. 	NA	Financial Literacy Standard 1 Standard 1 6-8: Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.	4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 3: Session 2: Job Skills and Behaviors Activity: Speed Interviews <ul style="list-style-type: none"> • Model appropriate business greetings. • Demonstrate proper interview skills. • Define resume, job interview, and applicant. 	NA	NA	4/5 SL 1 4/5 SL 3	NA
Unit 3: Session 2: Job Skills and Behaviors Activity: Appropriate Workplace Behaviors <ul style="list-style-type: none"> • Model appropriate business greetings. • Contribute to group success by demonstrating appropriate workplace behaviors. • Distinguish the difference between technical and soft skills. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.	Standard 1 Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training. Clarification Students should also be aware that education, training, and development of job skills have opportunity costs in the form of time, effort, and money, and they must factor these details into their decisions.	4/5 SL 1 4/5 SL 3 4/5 SL 4 4/5 SL 6	NA
Unit 3: Session 2: Job Skills and Behaviors (Optional) Application 1: Job Interviews <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. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.	NA	4/5 SL 1 4/5 SL 3 4/5 SL 4 4/5 SL 6	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 3: Session 2: Job Skills and Behaviors (Optional) Application 2: Customer Service <ul style="list-style-type: none"> • Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	NA	4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4	CCSS: Math 4/5 MD 4
Unit 3: Session 2: Job Skills and Behaviors (Optional) Extension 1: Teamwork: Build a Robot <ul style="list-style-type: none"> • Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	NA	4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4	CCSS: Math 4.5.1, 5.G.3
Unit 3: Session 2: Job Skills and Behaviors (Optional) Extension 2: Soft Skills <ul style="list-style-type: none"> • Contribute to group success by demonstrating appropriate workplace behaviors. 	Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.	Financial Literacy Standard 1 6–8: Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training. Clarification Students should also be aware that education, training, and development of job skills have opportunity costs in the form of time, effort, and money, and they must factor these details into their decisions.	4/5 RI 1 4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 3: Session 3: Elections, Yesterday and Today Instruction: Forms of Government <ul style="list-style-type: none"> • Describe how groups make changes. • Describe the importance of elections in a representative democracy. 	Civics Standard 4 4-5b: Students will identify and employ the formal and informal methods by which democratic groups function.	Economics Standard 3 6-8a Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies. Civics Standard 3 6-8b: Students will understand that American citizenship includes responsibilities such as voting, jury duty, obeying the law, service in the armed forces when required, and public service.	4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1	NA
Unit 3: Session 3: Elections, Yesterday and Today Activity: Running an Election <ul style="list-style-type: none"> • Describe the importance of elections in a representative democracy. • Identify the steps of the election process. • Explain the importance of being an informed voter. 	Civics Standard 2 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility. Civics Standard 4 4-5a: Students will understand that in order to select effective leaders, citizens have to become informed about candidates' qualifications and the issues of the day. 4-5b: Students will identify and employ the formal and informal methods by which democratic groups function.	Civics Standard 3 6-8b: Students will understand that American citizenship includes responsibilities such as voting, jury duty, obeying the law, service in the armed forces when required, and public service.	4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 SL 6	NA
Unit 3: Session 3: Elections, Yesterday and Today (Optional) Application 1: Who Gets My Vote? <ul style="list-style-type: none"> • Describe the importance of elections in a representative democracy. • Explain the importance of being an informed voter. 	Civics Standard 4 4-5a: Students will understand that in order to select effective leaders, citizens have to become informed about candidates' qualifications and the issues of the day.	Civics Standard 3 6-8b: Students will understand that American citizenship includes responsibilities such as voting, jury duty, obeying the law, service in the armed forces when required, and public service. Civics Standard 4 6-8a: Students will follow the actions of elected officials, and understand and employ the mechanisms for communicating	4/5 RI 1-3 4/5 RI 4 4/5 RI 7 4/5 W 9 4/5 SL 1 4/5 SL 4 4/5 SL 6	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 3: Session 3: Elections, Yesterday and Today (Optional) Application 2: Do You Have an Issue? <ul style="list-style-type: none"> • Describe how groups make changes. • Explain the importance of being an informed voter. 	Civics Standard 4 4-5a: Students will understand that in order to select effective leaders, citizens have to become informed about candidates' qualifications and the issues of the day. 4-5b: Students will identify and employ the formal and informal methods by which democratic groups function.	Civics Standard 3 6-8b: Students will understand that American citizenship includes responsibilities such as voting, jury duty, obeying the law, service in the armed forces when required, and public service.	4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 SL 6	NA
Unit 3: Session 3: Elections, Yesterday and Today (Optional) Extension 1: Voting Rights Timeline <ul style="list-style-type: none"> • Describe the importance of elections in a representative democracy. 	Civics Standard 4 4-5b: Students will identify and employ the formal and informal methods by which democratic groups function.	Civics Standard 3 6-8b: Students will understand that American citizenship includes responsibilities such as voting, jury duty, obeying the law, service in the armed forces when required, and public service.	4/5 RI 2 4/5 RI 3, 4/5 RI 4 4/5 W.9	NA
Unit 3: Session 3: Elections, Yesterday and Today (Optional) Extension 2: JA My Way <ul style="list-style-type: none"> • Explore careers and career paths • Create a draft resume or business plan 	NA	NA	4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.9	NA

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 4 Business Management				
Unit 4: Business Management Session 1: Business Costs Instruction: Quality Businesses <ul style="list-style-type: none">• Use descriptive language to describe what makes a quality business.	NA	NA	4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.4	NA
Unit 4: Session 1: Business Costs Activity: Calculating Business Costs <ul style="list-style-type: none">• Calculate business expenses.• Describe costs associated with operating a business.	Financial Literacy Standard 2 4-5: Students will establish a budget by setting and prioritizing goals, and understand that a budget requires regular review and adjustments.	NA	4/5 RI 1 4/5 RI 4	CCSS: Math 5 NBT 5
Unit 4: Session 1: Business Costs (Optional) Application 1: Business Budget <ul style="list-style-type: none">• Describe costs associated with operating a business.• Calculate business expenses.	Financial Literacy Standard 2 4-5: Students will establish a budget by setting and prioritizing goals, and understand that a budget requires regular review and adjustments. Clarification Setting financial goals and making and reviewing a budget can help them reach their goals because having a budget will help them spend their money in the places they truly value most.	Financial Literacy Standard 2 6-8: Students will establish a budget and compare various payment methods that can be used to buy goods and services	4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2	CCSS: Math 5 NBT 5

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 4: Session 1: Business Costs (Optional) Application 2: Quality Task Committee <ul style="list-style-type: none">• Use descriptive language to describe what makes a quality business.	NA	NA	4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2	NA
Unit 4: Session 1: Business Costs (Optional) Extension 1: Personal Budget <ul style="list-style-type: none">• Describe the importance of keeping track of personal expenses.	Financial Literacy Standard 2 4-5: Students will establish a budget by setting and prioritizing goals, and understand that a budget requires regular review and adjustments. Clarification setting financial goals3 and making and reviewing a budget4 can help them reach their goals because having a budget will help them spend their money in the places they truly value most.	Financial Literacy Standard 2 6-8: Students will establish a budget and compare various payment methods that can be used to buy goods and services	4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2	CCSS: Math 5 NBT 5
Unit 4: Session 1: Business Costs (Optional) Extension 2: BizBriefs <ul style="list-style-type: none">• Use descriptive language to describe what makes a quality business.	NA	NA	4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2 4/5 SL 4	NA
Unit 4: Session 2: Setting Prices Instruction: Price, Profit, and Revenue <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.	Financial Literacy Standard 2 4-5: Students will establish a budget by setting and prioritizing goals, and understand that a budget requires regular review and adjustments.	Financial Literacy Standard 2 6-8: Students will establish a budget and compare various payment methods that can be used to buy goods and services	4/5 RI 1 4/5 RI 4	CCSS: Math 5 NBT 5

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Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 4: Session 2: Setting Prices Activity: Price Setting – JA Lemonade Stand Level 2 <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.	Economics Standard 1 4-5a: Students will understand that prices in a market economy are determined by the interaction of [supply and demand.] Clarification income includes not only payments people earn for the work they do at a job, but also the profits earned by someone who owns a business	Economics Standard 1 6-8a: Students will analyze how changes in supply and demand interact in competitive markets to determine or change the price of goods and services.	4/5 RI 1 4/5 RI 4	CCSS: Math 5 NBT 5
Unit 4: Session 2: Setting Prices (Optional) Application 1: The Right Price <ul style="list-style-type: none">• Describe factors that affect selling price.• Explain the relationship between revenue, costs, and profit.	Economics Standard 1 4-5a: Students will understand that prices in a market economy are determined by the interaction of [supply and demand.]	Economics Standard 1 6-8a: Students will analyze how changes [in supply and demand] interact in competitive markets to determine or change the price of goods and services.	4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2	CCSS: Math 5 NBT 5
Unit 4: Session 2: Setting Prices (Optional) Application 2: Business Costs and Profit <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.	Economics Standard 1 4-5a: Students will understand that prices in a market economy are determined by the interaction of [supply and demand.] Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life. Clarification Entrepreneurs also get to enjoy the benefits if the business succeeds and make a profit	Economics Standard 1 6-8a: Students will analyze how changes [in supply and demand] interact in competitive markets to determine or change the price of goods and services.	4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2	CCSS: Math 5 NBT 5
Unit 4: Session 2: Setting Prices (Optional) Extension 1: History of Product Pricing <ul style="list-style-type: none">• Explain the relationship between revenue, costs, and profit.	Economics Standard 1 4-5a: Students will understand that prices in a market economy are determined by the interaction of [supply and demand.]	Economics Standard 1 6-8a: Students will analyze how changes [in supply and demand] interact in competitive markets to determine or change the price of goods and services.	4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2 4/5 W 7	NA

JA BizTown

Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 4: Session 2: Setting Prices (Optional) Extension 2: Friendly Letter <ul style="list-style-type: none"> • Create a friendly letter using a template. 	NA	NA	4/5 W 4 4/5 L 1 4/5 L 2	NA
Unit 4: Session 3: Visit Preparation Activity: Advertising Describe characteristics of effective advertising. <ul style="list-style-type: none"> • Define advertising. • Describe characteristics of effective advertising. • Acknowledge how effective teamwork and cooperation enhance business.. 	Financial Literacy Standard 2 Clarification People's spending choices are influenced by the prices of goods and services as well as many other factors, including the spending choices of others, peer pressure, and advertising. Producers and advertisers use a variety of methods to try to influence consumers to purchase their products, such as catchy slogans ("Snap, Crackle, Pop" for Rice Krispies) or logos/symbols (such as McDonald's golden arches) or using famous celebrities in their ads.	NA	4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5	NA
Unit 4: Session 3: Visit Preparation Activity: Preparing for the Visit <ul style="list-style-type: none"> • Appreciate how careful completion of details ensures a more successful JA BizTown visit. • Manage their personal finances and time. 	NA	NA	4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5	Math 5 NBT 5

JA BizTown

Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 4: Session 3: Visit Preparation (Optional) Application 1: Business Ethics <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.	Financial Literacy Standard 1 Clarification Entrepreneurs are often people who are more tolerant of risk, or even motivated by it.	NA	4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5	NA
Unit 4: Session 3: Visit Preparation (Optional) Application 2: Slogans, Logos, and Jingles <ul style="list-style-type: none">• Describe characteristics of effective advertising.	Financial Literacy Standard 2 Clarification Producers and advertisers use a variety of methods to try to influence consumers to purchase their products, such as catchy slogans ("Snap, Crackle, Pop" for Rice Krispies) or logos/symbols (such as McDonald's golden arches) or using famous celebrities in their ads.	NA	4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5	NA
Unit 4: Session 3: Visit Preparation (Optional) Extension 1: Identity Theft <ul style="list-style-type: none">• Identify the meaning of identity theft, and learn how to prevent it.	Financial Literacy Standard 4 4-5: Students will understand that individuals can choose to accept financial risk or take action to reduce the likelihood and size of the risk.	NA	4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5	NA
Unit 4: Session 3: Visit Preparation (Optional) Extension 2: Letters to the Editor <ul style="list-style-type: none">• Appreciate how careful completion of details ensures a more successful JA BizTown visit.	NA	NA	4/5 W 1 4/5 W 4 4/5 W 5 4/5 SL 6 4/5 L 1 4/5 L 2	NA

JA BizTown

Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
Unit 5: The Visit				
Unit 5: Activity: Schedule and Citizen Checklist <ul style="list-style-type: none"> • Appreciate how careful completion of details ensures a more successful JA BizTown visit. • Manage their personal finances and time. 	NA	NA	NA	NA
Unit 5: The Visit <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 job responsibilities. 	Civics Standard 4 4-5a: Students will understand that in order to select effective leaders, citizens have to become informed about candidates' qualifications and the issues of the day. Financial Literacy Standard 2 Clarification People's spending choices are influenced by the prices of goods and services as well as many other factors, including the spending choices of others, peer pressure, and advertising.	Economics Standard 2 6-8a: Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies. Civics Standard 3 6-8a: Students will understand that civil rights secure political freedom while property rights secure economic freedom and that both are essential protections for United States citizens.	4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5	Math Practices 1=8
Unit 5: Activity: Bringing It Home <ul style="list-style-type: none"> • Describe how citizens use financial institutions. • Describe how citizens work within a quality business. • Explain circular flow. 	Financial Literacy Standard 1 4-5b: Students will understand that consumers and producers in a market economy make economic choices based on [supply and demand.]	Economics Standard 3 6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies.	LA 4/5 SL 1.d	NA

JA BizTown

Unit Description and Learning Objectives	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	English Language Arts	Math
<p>Unit 5: (Optional) Application 1: 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. 	NA	NA	LA 4/5 SL 4	NA
<p>Unit 5: (Optional) Application 2: BizQuiz</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>Financial Literacy Standard 1 4-5b: Students will understand that consumers and producers in a market economy make economic choices based on [supply and demand.]</p>	<p>Economics Standard 3 6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange in different economic systems have a relationship to cultural values, resources, and technologies.</p>	LA 4/5 SL 4	NA
<p>Unit 5: (Optional) Extension: Business Letter</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	NA	NA	4/5 W 1 4/5 W 4 4/5 W 5 4/5 SL 6 4/5 L 1 4/5 L 2	NA

JA BizTown Adventures

Session Details	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	Common Core ELA	Common Core Math
<p>Adventure One: CEO</p> <p>As CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company's mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision 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>Economics Standard 1 4-5b: Students will understand that consumers and producers in a market economy make economic choices [based on supply and demand.]</p> <p>Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.</p>	<p>Economics Standard 1 6-8a: Students will analyze how changes in supply and demand interact in competitive markets to determine or change the price of goods and services.</p> <p>Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.</p>	Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6	4.oa.1 4.nbt.4
<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>Economics Standard 1 4-5b: Students will understand that consumers and producers in a market economy make economic choices [based on supply and demand.]</p> <p>Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.</p>	<p>Economics Standard 1 6-8a: Students will analyze how changes in supply and demand interact in competitive markets to determine or change the price of goods and services.</p> <p>Financial Literacy Standard 1 4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.</p>	Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6	4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6
			Grade 5 RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6	5.nbt.1-2 5.nbt.4-5

JA BizTown Adventures

Session Details	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	Common Core ELA	Common Core Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <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>Economics Standard 3</p> <p>4-5a: Students will identify different means of production, distribution, and exchange used within economic systems in different times and places.</p> <p>Financial Literacy Standard 1</p> <p>4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.</p>	<p>Economics Standard 3</p> <p>6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange [in different economic systems] have a relationship to cultural values, resources, and technologies.</p> <p>Financial Literacy Standard 1</p> <p>4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.</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.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</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>Economics Standard 3</p> <p>4-5a: Students will identify different means of production, distribution, and exchange used within economic systems in different times and places.</p> <p>Financial Literacy Standard 1</p> <p>4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.</p>	<p>Economics Standard 3</p> <p>6-8a: Students will demonstrate the ways in which the means of production, distribution, and exchange [in different economic systems] have a relationship to cultural values, resources, and technologies.</p> <p>Financial Literacy Standard 1</p> <p>4-5: Students will analyze how choices that individuals make in jobs and careers affect quality of life.</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.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	Common Core ELA	Common Core Math
<p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <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>Financial Literacy Standard 2</p> <p>4-5: Students will establish a budget by setting and prioritizing goals, and understand that a budget requires regular review and adjustments.</p> <p>Standard 3</p> <p>Clarification teachers should introduce the differences between saving and investing and the costs and benefits of various ways to save and invest.</p>	<p>Financial Literacy Standard 2</p> <p>Students will establish a budget and compare various payment methods that can be used to buy goods and services.</p> <p>Clarification By comparing payment methods, students can see the value of different payment options in a variety of situations.</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

JA BizTown Adventures

Session Details	Social Studies and Financial Literacy Grades 4-5	Social Studies and Financial Literacy Grades 6-8	Common Core ELA	Common Core Math
<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>Civics Standard 2 a 4-5b: Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.</p> <p>Standard 3 4-5a: Students will apply the fundamental rights and protections of American citizens guaranteed in the Bill of Rights to everyday situations.</p> <p>Standard 4 4-5a: Students will understand that in order to select effective leaders, citizens have to become informed about candidates' qualifications and the issues of the day.</p> <p>4-5b: Students will identify and employ the formal and informal methods by which democratic groups function.</p>	<p>Civics Standard 3 6-8a: Students will understand that civil rights secure political freedom while property rights secure economic freedom and that both are essential protections for United States citizens.</p> <p>Standard 4 6-8a: Students will follow the actions of elected officials, and understand and employ the mechanisms for communicating with them while in office.</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

JA Finance Park

Unit Description	Social Studies Standards	Financial Literacy	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>Economics</p> <p>6-8a: Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.</p>	<p>Standard One</p> <p>6–8: Students will analyze the costs and benefits, including higher earning potential, of building human capital* through education or job training.</p> <p>Clarification Students should understand that the more education a person has, the less likely they are to be unemployed.</p> <p>Standard Two</p> <p>6–8: Determine the monthly net income, also called “take-home” pay or disposable income, is the income from a paycheck that is available for spending and saving.</p>	<p>Grade 6 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3</p> <p>Grade 8 EE.7.1 EE.7.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>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>Economics Standard 2</p> <p>6-8a: Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.</p>	<p>Standard 2</p> <p>6–8: When making choices about what to buy, consumers may choose to gather information from a variety of sources. The quality and usefulness of information provided by sources can vary greatly from source to source.</p> <p>Standard 3</p> <p>6–8 Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals.</p> <p>Clarification It is important for students to understand that people save and invest money in different ways to meet their varied financial goals...</p> <p>Standard 4</p> <p>6–8: Students will understand that the rate of return earned from savings and investments will vary according to the amount of risk.</p>	<p>Grade 6 RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3</p> <p>Grade 8 EE.7.1 EE.7.2</p> <p>Grade 8 SP.7.5</p>

JA Finance Park

Unit Description	Social Studies Standards	Financial Literacy	English Language Arts	Math
<p>Unit 3: Debit and Credit 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>Standard 2 6-8a: Students will analyze the role of money and banking in the economy, [and the ways in which government taxes and spending affect the functioning of market economies.]</p>	<p>Standard 2 6-8: Students will [establish a budget and] compare various payment methods that can be used to buy goods and services.</p> <p>Clarification When people use credit, they receive something of value now and agree to repay the lender over time, or at some date in the future, with interest.</p> <p>Debit cards are safer and more convenient than carrying large amounts of cash; the user is not responsible for all purchases made with a stolen card if the theft is promptly reported to the financial institution</p> <p>Understand that payment methods involve the use of cash or money from a checking account to pay for a good or service directly. These may also include debit cards and online payments which draw money from a checking account, as well as the purchase of prepaid cards and money orders.</p> <p>By using credit to buy goods such as houses and appliances, people can use the goods while paying for them. Payment methods that involve credit include credit cards, student loans, mortgages, auto loans, and payday loans.</p>	<p>Grade 6 SL.6.1 SL.6.2</p> <p>Grades 9-10 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6 RP.6.3b NS.6.2</p> <p>NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.3</p> <p>SP.7.5</p> <p>Grade 8 G.8</p> <p>SP.8.2</p>

JA Finance Park

Unit Description	Social Studies Standards	Financial Literacy	English Language Arts	Math
<p>Unit 4: Budget+ 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 	NA	<p>Standard 2 6-8: Students will establish a budget [and compare various payment methods that can be used to buy goods and services.]</p> <p>Clarification Students will also consider the tradeoffs involved in making choices by comparing what is gained and what is given up.</p>	Grade 6 RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4 Grade 7 RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4 Grade 8 RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4 Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4	Grade 6 NS.6.2 NS.6.3 NS.6.5 Grade 7 NS.7.2 NS.7.3 EE.7.1 EE.7.2
<p>Unit 5: Simulation and Debriefing 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. 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 	NA	<p>Standard 2 6-8: Students will establish a budget [and compare various payment methods that can be used to buy goods and services.]</p> <p>Clarification Students will also consider the tradeoffs involved in making choices by comparing what is gained and what is given up.</p> <p>Practice reviewing and adjusting budgets. Overall, the trade-offs people consider for adjusting their budget are based on their income and their short-term and long-term goals. People may also need to revise their budget based on unplanned expenses and changes in income.</p>	Grade 6 RI.6.1 W.6.1 W.6.4 W.6.9 Grade 7 RI.7.1 W.7.1 W.7.4 W.7.9 Grade 8 RI.8.1 W.8.1 W.8.4 W.8.9 Grades 9-10 RI.9-10.1 W.9-10.4 W.9-10.9	Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 Grade 7 RP.7.R2.b NS.7.2 NS.7.3

JA Finance Park PBL

Unit Description	Financial Literacy Standards	Common Core ELA
<p>Unit 1: Income 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>Standard One Benchmark 9–12a: Students see that people make a wide range of decisions every day and will make numerous significant decisions in their lifetimes. Another consideration in financial planning is that people choose jobs or careers for which they are qualified based not only on the amount of income they expect to earn, but also the employer-provided benefits they might receive.</p> <p>Standard One Benchmark 9–12b: The amount paid for taxes and benefits determines a person's net income. Net income is sometimes referred to as "take-home pay". This is the income from a paycheck that is available for spending and saving. Employer-provided benefits: Employee benefits are defined as a form of compensation paid by employers to employees over and above regular salary or wages.</p>	<p>Grades 9-10 RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>
<p>Unit 2: Saving, Investing and Risk Management 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>Standard Two Benchmark 9–12a: Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management.</p>	<p>Grades 9-10 RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>

JA Finance Park PBL

Unit Description	Financial Literacy Standards	Common Core ELA
<p>Unit 3: Debit and Credit 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>Standard Two Benchmark 9–12a: Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management. Instruction should focus on developing students' understanding of credit. Students should also understand the importance of credit history in determining financial opportunities.</p>	Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4 Grades 11-12 SL11-12.1,4 L.11-12.1,4
<p>Unit 4: Budget+ 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>Standard One Benchmark 9–12a: Students should learn about decision-making processes or models and how employing these strategies will help them make decisions that are more-informed and have higher potential to succeed.</p> <p>Standard One Benchmark 9–12b: Students will create an overall financial plan for earning, spending, and saving in order to achieve personal goals</p> <p>Standard Two Benchmark 9–12b: In extreme cases, bankruptcy may be an option for consumers who are unable to repay debt. Students should also understand that the effects that various payment options might have on their budget.</p>	Grades 9-10 RI .9–10.1 SL. 9-10.1 L.9-10.1,4 Grades 11-12 RI .11-12.1 SL11-12.1 L.11-12.1,4

JA Finance Park PBL

Unit Description	Financial Literacy Standards	Common Core ELA
<p>Unit 5: Simulation and Debriefing 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>Standard One Benchmark 9–12a: Students will apply problem-solving strategies to assess the consequences of financial decisions.</p> <p>Standard One Benchmark 9–12b: Students will create an overall financial plan for earning, spending, and saving in order to achieve personal goals.</p>	<p>Grades 9-10 RI .9–10.1,4,8 W. 9-10. 1 W. 9-10.4-9 SL. 9-10. 1 SL.9-10.4-6 L.9-10. 1-6</p> <p>Grades 11-12 RI .11-12.1,4,8 W.11-12.1 W. 11-12.4-9 SL.11-12. 1 SL.11-12.4-6 L.11-12. 1-6</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Financial Literacy Standards	English Language Arts
<p>Theme 1: Employment and Income Foundation 1 Career Cluster 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. 	NA	<p>Standard One Benchmark 9–12a: Students will apply problem-solving strategies to assess the consequences of financial decisions.</p> <p>Clarification: Students see that people make a wide range of decisions every day and will make numerous significant decisions in their lifetimes.</p> <p>Standard One Benchmark 9–12b Clarification: Another consideration in financial planning is that people choose jobs or careers for which they are qualified based not only on the amount of income they expect to earn, but also the employer-provided benefits5 they might receive.</p>	RI.9-10. 1,4 W.9-10. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6 RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6
<p>Theme 1 Foundation 2 Net Income 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. 	NA	<p>Standard One Benchmark 9–12b Clarification: Students should also understand that taxes are an important part of dynamic financial planning. Taxes are the part of the earnings collected by city, county, state, and national governments and used to pay for a variety of government-provided goods and services,</p> <p>People's sources of income, amount of income, as well as the amount and types of spending affect the types and amounts of taxes paid.</p> <p>The amount paid for taxes and benefits determines a person's net income12. Net income is sometimes referred to as "take-home pay". This is the income from a paycheck that is available for spending and saving.</p>	Grades 9-10 9-10.RV.1 9-10.RV.3.2 9-10.SL.1 Grades 11-12 11-12.RV.1 11-12.RV.3.2 11-12.SL.1

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Financial Literacy Standards	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>Standard One</p> <p>9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.</p>	<p>Standard One Benchmark 9–12a</p> <p>Clarification: Students see that people make a wide range of decisions every day and will make numerous significant decisions in their lifetimes.</p> <p>Planning and Goal Setting: People's choices of jobs and careers affect their income and quality of life. Choices about jobs and careers are often influenced by the level of education, the extent of work experience, the types of job skills, or the amount of job training required for a person to do that job or career.</p> <p>Standard One Benchmark 9–12b</p> <p>Clarification: A financial plan looks toward funding future financial goals -- five, ten, or twenty years, or however far off they might be.</p>	<p>RI.9-10. 1,4 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
<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>Standard One</p> <p>9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.</p>	<p>Standard One Benchmark 9–12a: Students will apply problem-solving strategies to assess the consequences of financial decisions.</p> <p>Clarification: Students see that people make a wide range of decisions every day and will make numerous significant decisions in their lifetimes.</p> <p>Students should learn about decision-making processes or models and how employing these strategies will help them make decisions that are more-informed and have higher potential to succeed.</p>	<p>RI.9-10. 1,4 W.9-10. 1,4 SL 9-10. 1,2,5 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 W.11-12. 1,4 SL 9-10. 1,2,5 L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Financial Literacy 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>Standard One</p> <p>9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.</p>	<p>Standard One Benchmark 9–12b: Students will create an overall financial plan for earning, spending, and saving in order to achieve personal goals</p> <p>Clarification: Students should consider how people should plan for regular, irregular, and future spending, including unplanned or emergency spending.</p> <p>Standard Two Benchmark 9–12a: Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management.</p>	<p>RI.9-10 1,4 SL 9-10 1,2 L 9-10 1- 6</p> <p>RI.11-12 1,4 SL 9-10 1,2 L 11-12 1- 6</p>
<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>Standard One</p> <p>9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.</p>	<p>Standard Four Benchmark 9–12a: Students will analyze costs and benefits of various methods of managing risk.</p> <p>Clarification: Individuals can choose to accept some risk, to take steps to avoid risk, reduce risk, or to transfer risk to others through the purchase of insurance.</p> <p>Transferring risk usually involves the purchase of some type of insurance. For example, someone transfers the risk of losing their phone if they purchase a replacement plan. State laws require that drivers have auto insurance to protect others involved in an accident the driver may have caused.</p> <p>Most people rely heavily on insurance as part of their risk management plan.</p>	<p>RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5</p> <p>RI.11-12 1,4 W.11-12 2,4,6,7,8 SL 9-10 1,2,4,5 L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Financial Literacy 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>Standard One</p> <p>9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.</p>	<p>Standard Three Benchmark 9–12: Students will evaluate the role of the government and financial markets in savings and investment decisions.</p> <p>Clarification: An investment with greater risk than another investment will commonly have a lower price in financial markets, and therefore a higher rate of return, than the other investment.</p> <p>An investment with greater risk than another investment will commonly have a lower price in financial markets, and therefore a higher rate of return⁴, than the other investment.</p>	<p>RI.9-10 1,4 W.9-10 1,8 SL 9-10 1,2,5 L 9-10 1- 6</p> <p>RI.11-12 1,4 W.11-12 1,8 SL 9-10 1,2,5 L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Financial Literacy Standards	English Language Arts
<p>Theme 7: Simulation and Debrief 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>Standard One 9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.</p>	<p>Standard One Benchmark 9–12a: Students will apply problem-solving strategies to assess the consequences of financial decisions.</p> <p>Clarification: Students should learn about decision-making processes or models and how employing these strategies will help them make decisions that are more-informed and have higher potential to succeed. They should also have chances to practice these decision-making strategies when it comes to their transportation, house buying/renting, education, career, and financing options.</p> <p>Standard One Benchmark 9–12b: Students will create an overall financial plan for earning, spending, and saving in order to achieve personal goals.</p> <p>Standard Two Benchmark 9–12a: Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management.</p> <p>Students will analyze costs and benefits of various methods of managing risk.</p>	RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 9-10 1- 6 RI.11-12 1,4 W.11-12 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 11-12 1- 6

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Financial Literacy
Theme One: Employment and Income			
Entrepreneurial Strengths and Talents 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.	Students will: <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. 	NA	NA
Job Loss 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.	Students will: <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. 	NA	Standard One Benchmark 9–12a Clarification: Students see that people make a wide range of decisions every day and will make numerous significant decisions in their lifetimes.
My Work Values and Responsibilities 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.	Students will: <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. 	9-12a: Students will understand that citizens are individually responsible for keeping themselves informed about public policy issues on the local, state, and federal levels; participating in the civic process; and upholding the laws of the land.	NA

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Financial Literacy
<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>9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.</p>	<p>Standard One Benchmark 9–12b</p> <p>Clarification: Students should also understand that taxes are an important part of dynamic financial planning. Taxes are the part of the earnings collected by city, county, state, and national governments and used to pay for a variety of government-provided goods and services,</p> <p>People's sources of income, amount of income, as well as the amount and types of spending affect the types and amounts of taxes paid.</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>NA</p>	<p>Standard One Benchmark 9–12b:</p> <p>Students will create an overall financial plan for earning, spending, and saving in order to achieve personal goals.</p> <p>Clarification: To make these important decisions, parents and students will need to collect information about the costs and benefits associated with different postsecondary education options and information about savings and spending alternatives.</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>9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.</p>	<p>Standard One Benchmark 9–12a</p> <p>Clarification: Students should learn about decision-making processes or models and how employing these strategies will help them make decisions that are more-informed and have higher potential to succeed.</p> <p>With information in hand, people then weigh the costs and benefits and make a choice</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Financial Literacy
Grades Count! Students consider the consequence of grades and other factors and their effects on college options and scholarships.	Students will: <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 	NA	NA
Interpreting a Financial Aid Award Letter Students learn how to interpret a financial aid award letter and negotiate for more aid	Students will: <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. 	NA	Standard One Benchmark 9–12b Clarification: [Families] need to consider their present wants in comparison to their savings goals, including postsecondary education. To make these important decisions, parents and students will need to collect information about the costs and benefits associated with different postsecondary education options and information about savings and spending alternatives
Paying for Postsecondary Education Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.	Students will: <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. 	9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.	Standard One Benchmark 9–12b Clarification: Students should consider how people should plan for regular, irregular, and future spending, including unplanned or emergency spending. Standard One Benchmark 9–12b Clarification: Students might consider planning and goal setting for saving for postsecondary education. Standard Two Benchmark 9–12a Clarification: Student loans provide opportunities to borrow money to pay for tuition, fees, books, and living expenses needed to attend a postsecondary education program... Interest is charged on the money that is borrowed, which adds to the cost of attendance.

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Financial Literacy
Theme Three: Financial Responsibility and Decision Making			
Buying Your First Car Students learn to be smart consumers when purchasing a new or used car	Students will: <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. 	9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.	Standard One Benchmark 9–12a: Students see that people make a wide range of decisions every day and will make numerous significant decisions in their lifetimes. Standard One Benchmark 9–12a Clarification: Students should learn about decision-making processes or models and how employing these strategies will help them make decisions that are more-informed and have higher potential to succeed. They should also have chances to practice these decision-making strategies when it comes to their transportation, house buying/renting, education, career, and financing options.
Cost of Living Students consider the differences in cost of living and median wage in different areas of the United States.	Students will: <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. 	NA+-	Standard One Benchmark 9–12b: Clarification: A financial plan looks toward funding future financial goals -- five, ten, or twenty years, or however far off they might be. Standard One Benchmark 9–12a Clarification: Students should learn about decision-making processes or models and how employing these strategies will help them make decisions that are more-informed and have higher potential to succeed. They should also have chances to practice these decision-making strategies when it comes to their transportation, house buying/renting, education, career, and financing options.

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Financial Literacy
My Financial Future and Debt Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.	Students will: <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. 	9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.	Standard One Benchmark 9–12a Clarification: Students see that people make a wide range of decisions every day and will make numerous significant decisions in their lifetimes. Standard Two Benchmark 9–12b: Students will examine how ability to pay and personal credit history influences an individual's financial opportunities and choices. Clarification: Students should also understand the importance of credit history in determining financial opportunities. The credit score impacts the cost and ability of a borrower to obtain loans in the future.
Philanthropy Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.	Students will: <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. 	NA	NA
Planning for Financial Success Students use critical thinking skills and design to communicate the benefits of financial goal planning.	Students will: <ul style="list-style-type: none"> ▪ Recognize the steps for financial goal planning. ▪ Identify a financial goal and develop a plan to reach it. 	9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.	Standard One Benchmark 9–12a Clarification: Students see that people make a wide range of decisions every day and will make numerous significant decisions in their lifetimes. Standard One Benchmark 9–12b: Students will create an overall financial plan for earning, spending, and saving in order to achieve personal goals.

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Financial Literacy
Sales and Property Taxes Students determine the impact taxes have on financial decision making.	Students will: <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. 	9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.	Standard One Benchmark 9–12b Clarification: Property taxes: Property taxes are paid on homes, land or business real estate. Sales taxes: Sales taxes are paid on numerous goods and services when you purchase them.
Theme Four: Planning and Money Management			
A World Without Cash 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.	Students will: <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. 	NA	Standard Two Benchmark 9–12a: Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management. Clarification: These may also include debit cards and online payments which draw money from a checking account, as well as the purchase of prepaid cards and money orders and online payments. Choosing a payment method entails weighing the costs and benefits of the different payment options for each purchase.
Extracurricular Expenses Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.	Students will: <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 	NA	Standard One Benchmark 9–12b Clarification: Students should consider how people should plan for regular, irregular, and future spending, including unplanned or emergency spending.

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Financial Literacy
Unexpected Expenses Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.	Students will: <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. 	NA	Standard One Benchmark 9–12b Clarification: Students should consider how people should plan for regular, irregular, and future spending, including unplanned or emergency spending.
Theme Five: Risk Management and Insurance			
Auto Insurance 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.	Students will: <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. 	9-12a: Students will demonstrate how economic choices are made in a market economy in which markets and the actions of the government influence the production and distribution of goods and services.	Standard Two Benchmark 9–12a: Students will analyze costs and benefits of various methods of managing risk. Standard Four Benchmark 9–12a Clarification: Automobile insurance is an important tool for managing risk. Trying to cover the costs of repairs and injuries without insurance is extremely expensive. Auto insurance is required by law in almost every state in the country because it provides financial protection against losses caused by an auto accident or other damage to their car for themselves and for others injured by their actions, even if unintentional.

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<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. 	NA	<p>Standard Two Benchmark 9–12a: Students will analyze costs and benefits of various methods of managing risk.</p> <p>Clarification: Students should learn about decision-making processes and how employing these strategies will help them make decisions that are more-informed and have higher potential to succeed. They should also have chances to practice these decision-making strategies when it comes to their transportation, house buying/renting, education, career, and financing options.</p> <p>Standard Two Benchmark 9–12b: Students will examine how ability to pay and personal credit history influences an individual's financial opportunities and choices.</p> <p>Clarification: By using credit in the form of loans or credit cards to buy goods and services, such as education, cars, houses, and appliances, people can use the goods and services while paying for them.</p>

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Theme 6: Investing			
Purchasing Stocks <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>	Students will: <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. 	NA	Standard Three Benchmark 9-12 <p>Students will evaluate the role of the government and financial markets in savings and investment decisions.</p> <p>Clarification: In general, a trade-off exists between the risk of an investment and its rate of return. Investments with higher risk generally have a higher rate of return; investments with lower risk usually have a lower rate of return.</p> <p>Specific news about a company's profits and sales, a specific industry's profitability, and national and international economic and political events can impact the prices of financial assets.</p>
Investing for Retirement <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>	Students will: <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. 	NA	Standard Three Benchmark 9-12 <p>Students will evaluate the role of the government and financial markets in savings and investment decisions.</p> <p>Clarification: For example, the federal government tax policies encourage more people to save and invest. They provide tax breaks to employers and employees who contribute money toward 401(k)¹³ retirement accounts.</p>