



empowering young people to
own their economic success®

**A Correlation:
WASHINGTON
Academic Standards
and
Junior Achievement
CAPSTONE Programs**

Updated September 2021
Washington Financial Education Standards
Social Studies Learning Standards

Junior Achievement USA®
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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 Washington state Social Studies Framework and Financial Education 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.

JA BizTown

Unit Description and Learning Objectives	Social Studies	Financial Education	English Language Arts	Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>E1.4.3 Compare positive and negative incentives that influence the decisions people make.</p> <p>E1.5.3 Evaluate the costs and benefits of individual choices.</p> <p>E1.5.4 Evaluate positive and negative incentives to individuals and communities that influence the decisions people make.</p> <p>E3.5.3 Explain what interest rates are.</p> <p>E1.6-8.1 Analyze the costs and benefits of economic choices made by groups and individuals in the past or present.</p>	<p>4.SS.7 Explain why people keep money in banks and credit unions.</p> <p>4.SS.8 Describe how checks and debit cards, gift cards, and credit cards are used as payment methods.</p> <p>4.CD.1 Identify situations when people might pay for certain items in small amounts over time.</p> <p>4.CD.2 Summarize the advantages and disadvantages of using credit.</p> <p>4.CD.3 Explain why using a credit card is a form of borrowing.</p> <p>4.I.2 Compare the main features and rates of return on basic deposit accounts at local financial institutions.</p> <p>4.FD.1 Analyze money-handling decisions that youth could face.</p> <p>4.FD.4 Identify reliable sources of information when comparing products such as a bike.ELO</p> <p>5.I.2 Demonstrate how to open a basic deposit account at a financial institution.</p> <p>6.CD.1 Explain how debit cards differ from credit cards.</p>	<p>Grade 4</p> <p>RI.4.3</p> <p>RI.4.4</p> <p>RI.4.5</p> <p>RI.4.7</p> <p>SL.4.1</p> <p>SL.4.3</p> <p>L.4.4</p> <p>Grade 5</p> <p>RI.5.4</p> <p>RI.5.5</p> <p>RI.5.7</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.3</p> <p>L.5.4</p> <p>Grade 6</p> <p>RI.6.7</p> <p>SL.6.1</p> <p>SL.6.2</p> <p>L.6.1</p> <p>L.6.3</p> <p>L.6.4</p>	<p>Grade 4</p> <p>4.NBT.3</p> <p>4.NBT.4</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>5.NBT.7</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies	Financial Education	English Language Arts	Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>C2.4.1 Distinguish the responsibilities and power of state, local, and tribal government.</p> <p>C2.4.2 Describe how and why local, state, and tribal governments make, interpret, and carry out policies, rules, and laws.</p> <p>C4.3.1 Recognize that civic participation involves being informed about public issues, taking action, and voting in elections.</p> <p>E2.4.3 Identify examples of the variety of resources (human capital, physical capital, and natural resources) that are used to produce goods and services in Washington state.</p> <p>E2.5.2 Identify examples of the variety of resources (human capital, physical capital, and natural resources) that are used to produce goods and services.</p> <p>E3.4.1 Describe how people and businesses support Washington state government through taxation.</p> <p>E3.4.2 Explain the meaning of inflation, deflation, and unemployment.</p> <p>E3.4.3 Describe ways government can improve productivity by using capital goods and human capital.</p> <p>E3.6-8.1 Explain the role of government in the world's economies through the creation of money, taxation, and spending in the past or present.</p>	<p>5.EI.6 Identify common types of payroll deductions.</p> <p>5.EI.7 Calculate how payroll deductions affect take-home pay.</p> <p>4.FD.4 Identify reliable sources of information when comparing products such as a bike.</p>	<p>Grade 4</p> <p>RI.4.7</p> <p>W.4.8</p> <p>SL.4.1</p> <p>SL.4.2</p> <p>SL.4.3</p> <p>L.4.1</p> <p>L.4.4</p> <p>L.4.6</p> <p>Grade 5</p> <p>RI.5.7</p> <p>W.5.8</p> <p>SL.5.1</p> <p>SL.5.2</p> <p>SL.5.3</p> <p>L.5.1</p> <p>L.5.4</p> <p>L.5.6</p> <p>Grade 6</p> <p>R.6.7</p> <p>SL.6.1</p> <p>SL.6.2</p> <p>L.6.1</p> <p>L.6.4</p> <p>L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>1</p> <p>2</p> <p>4</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies	Financial Education	English Language Arts	Math
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>E1.4.1 Analyze and explain the costs and benefits of people’s decisions to move and relocate to meet their needs and wants.</p> <p>E1.4.2 Compare the costs and benefits of individual choices.</p> <p>E1.4.3 Compare positive and negative incentives that influence the decisions people make.</p> <p>E1.5.3 Evaluate the costs and benefits of individual choices.</p> <p>E1.5.4 Evaluate positive and negative incentives to individuals and communities that influence the decisions people make.</p> <p>E4.5.3 Describe ways people can increase productivity by using improved capital goods and improving their human capital.</p>	<p>4.EI.1 Analyze how different jobs require different skills, training, and tools.</p> <p>4.EI.2 Explain how an individual’s interests, knowledge, and abilities can affect job and career choice.</p> <p>4.EI.3 Research jobs related to a career of interest.</p> <p>4.EI.7 Identify jobs children can do to earn money.</p> <p>5.EI.2 Complete a part-time job application.</p> <p>6.EI.1 Give an example of how education and training can affect lifetime income.</p> <p>6.EI.2 List the education and training requirements, income potential, and primary duties of at least two jobs of interest.</p> <p>6.EI.3 Identify individuals who could provide positive job references.</p> <p>6.EI.4 Label basic components of a part-time job application.</p>	<p>Grade 4</p> <p>RI.4.4</p> <p>SL.4.1</p> <p>L.4.1</p> <p>L.4.2</p> <p>L.4.4</p> <p>L.4.6</p> <p>Grade 5</p> <p>RI.5.4</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.2</p> <p>L.5.4</p> <p>L.5.6</p> <p>Grade 6</p> <p>SL.6.1</p> <p>L.6.1</p> <p>L.6.2</p> <p>L.6.4</p> <p>L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>2</p> <p>4-6</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies	Financial Education	English Language Arts	Math
<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit 	<p>E2.4.4 Explain why individuals and businesses specialize and trade in Washington state. E2.4.5 Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>E2.5.3 Explain why individuals and businesses specialize and trade.</p> <p>E2.5.4 Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>E2.6-8.1 Describe the production, distribution, and consumption of goods, services, and resources in societies from the past or in the present.</p>	<p>5.EI.6 Identify common types of payroll deductions.</p> <p>4.FD.5 Investigate ways to verify a claim expressed in advertising for a product.</p> <p>5.FD.4 Analyze the strengths and weaknesses of various online and printed sources of product information.</p> <p>5.FD.5 Examine the data used in an advertising claim.</p> <p>5.FD.6 Determine whether information sources are accurate and reliable when comparing products and services.</p>	<p>Grade 4</p> <p>W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5</p> <p>W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.NBT.5</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>Grade 6</p> <p>6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies	Financial Education	English Language Arts	Math
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA BizTown ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>SSS1.5.2 Construct arguments using claims and evidence from multiple sources.</p> <p>SSS1.5.3 Construct explanations using reasoning, correct sequence, examples, and details with relevant information and data.</p> <p>SSS1.6-8.1 Analyze positions and evidence supporting an issue or an event.</p>	<p>4.FD.1 Predict the consequences of spending decisions.</p> <p>6.FD.15 Determine the cost of achieving a financial goal.</p> <p>6.FD.16 Evaluate the results of a financial decision.</p>	<p>Grade 4</p> <p>W.4.1</p> <p>SL.4.1</p> <p>SL.4.4</p> <p>L.4.1</p> <p>L.4.6</p> <p>Grade 5</p> <p>W.5.1</p> <p>SL.5.1</p> <p>SL.5.4</p> <p>L.5.1</p> <p>L.5.6</p> <p>Grade 6</p> <p>W.6.1</p> <p>SL.6.1</p> <p>SL.6.4</p> <p>L.6.1</p> <p>L.6.4</p>	<p>Grade 5</p> <p>5.NBT.5</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA Biz Town Adventures

Session Details	Social Studies	Financial Education	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>E2.4.4 Explain why individuals and businesses specialize and trade in Washington state.</p> <p>E2.4.5 Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>E2.5.3 Explain why individuals and businesses specialize and trade.</p> <p>E2.5.4 Explain the relationship between investment in human capital, productivity, and future incomes.</p>	<p>4.EI.1 Analyze how different jobs require different skills, training, and tools.</p> <p>4.EI.3 Research jobs related to a career of interest.</p> <p>4.FD.1 Predict the consequences of spending decisions.</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1</p> <p>4.nbt.4</p>
<p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process 	<p>E2.4.4 Explain why individuals and businesses specialize and trade in Washington state.</p> <p>E2.4.5 Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>E2.5.3 Explain why individuals and businesses specialize and trade.</p> <p>E2.5.4 Explain the relationship between investment in human capital, productivity, and future incomes.</p>	<p>4.EI.1 Analyze how different jobs require different skills, training, and tools.</p> <p>4.EI.3 Research jobs related to a career of interest.</p> <p>4.FD.1 Predict the consequences of spending decisions.</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1</p> <p>4.nbt.1-2</p> <p>4.nbt.3</p> <p>4.nbt.4-6</p> <p>4.nf.5-6</p> <p>5.nbt.1-2</p> <p>5.nbt.4-5</p>

JA Biz Town Adventures

Session Details	Social Studies	Financial Education	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>E2.4.4 Explain why individuals and businesses specialize and trade in Washington state. E2.4.5 Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>E2.5.3 Explain why individuals and businesses specialize and trade.</p> <p>E2.5.4 Explain the relationship between investment in human capital, productivity, and future incomes.</p>	<p>4.EI.1 Analyze how different jobs require different skills, training, and tools.</p> <p>4.EI.3 Research jobs related to a career of interest.</p> <p>4.FD.1 Predict the consequences of spending decisions.</p>	<p>Grade 4 RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p>
<p>Adventure Four: Sales Manager</p> <p>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>E2.4.4 Explain why individuals and businesses specialize and trade in Washington state. E2.4.5 Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>E2.5.3 Explain why individuals and businesses specialize and trade.</p> <p>E2.5.4 Explain the relationship between investment in human capital, productivity, and future incomes.</p>	<p>4.EI.1 Analyze how different jobs require different skills, training, and tools.</p> <p>4.EI.3 Research jobs related to a career of interest.</p> <p>4.FD.1 Predict the consequences of spending decisions.</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA Biz Town Adventures

Session Details	Social Studies	Financial Education	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>E1.4.3 Compare positive and negative incentives that influence the decisions people make.</p> <p>E1.5.3 Evaluate the costs and benefits of individual choices.</p> <p>E1.5.4 Evaluate positive and negative incentives to individuals and communities that influence the decisions people make.</p> <p>E3.5.3 Explain what interest rates are.</p>	<p>4.SS.7 Explain why people keep money in banks and credit unions.</p> <p>4.SS.8 Describe how checks and debit cards, gift cards, and credit cards are used as payment methods.</p> <p>4.CD.1 Identify situations when people might pay for certain items in small amounts over time.</p> <p>4.CD.2 Summarize the advantages and disadvantages of using credit.</p> <p>4.CD.3 Explain why using a credit card is a form of borrowing.</p> <p>4.I.2 Compare the main features and rates of return on basic deposit accounts at local financial institutions.</p> <p>4.FD.1 Predict the consequences of spending decisions.</p> <p>5.I.2 Describe what a company is and what it does.</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	Financial Education	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>E3.6-8.3 Analyze the influence of the U.S. government’s taxation, creation of currency, and tariffs in the past or present.</p>	<p>7.EI.1 Predict how education and training can affect lifetime income.</p> <p>7.EI.2 Match personal skills and interests to various career options.</p> <p>7.EI.8 Explain the difference between earned and unearned income and give an example of each.</p>	<p>Grade 6 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 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>E1.6-8.1 Analyze the costs and benefits of economic choices made by groups and individuals in the past or present.</p> <p>E1.6-8.3 Analyze examples of how groups and individuals have considered profit and personal values in making economic choices in the past or present.</p>	<p>6.SS.1 Show how spending priorities reflect goals and personal values.</p> <p>6.SS.2 Classify the components of a personal spending plan, including income, planned saving, and expenses.</p> <p>6.SS.4 Compare the advantages and disadvantages of saving for financial goals.</p> <p>6.RM.1 Give examples of how people manage the risk of financial loss through avoidance, acceptance, control and reduction, and transfer through insurance.</p> <p>6.RM.2 Identify the consequences of accepting risk with insufficient or no insurance.</p>	<p>Grade 6 RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

JA Finance Park

Unit Description	Social Studies	Financial Education	English Language Arts	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>E1.6-8.1 Analyze the costs and benefits of economic choices made by groups and individuals in the past or present.</p> <p>E1.6-8.3 Analyze examples of how groups and individuals have considered profit and personal values in making economic choices in the past or present.</p>	<p>6.CD.1 Explain how debit cards differ from credit cards.</p> <p>7.CD.1 Compare debit cards and credit cards.</p>	<p>Grade 6 SL.6.1 SL.6.2</p> <p>Grades 9-10 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.3 SP.7.5</p> <p>Grade 8 G.8 SP.8.2</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>E1.6-8.1 Analyze the costs and benefits of economic choices made by groups and individuals in the past or present.</p> <p>E1.6-8.3 Analyze examples of how groups and individuals have considered profit and personal values in making economic choices in the past or present.</p>	<p>7.SS.3 Understand the components of a personal spending plan, including income, planned saving, and expenses.</p> <p>8.SS.2 Discuss the components of a personal spending plan, including income, planned saving, and expenses.</p> <p>8.SS.8 Develop a system for organizing personal financial records, both paper and electronic.</p>	<p>Grade 6 RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Social Studies	Financial Education	English Language Arts	Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>E1.6-8.1 Analyze the costs and benefits of economic choices made by groups and individuals in the past or present.</p> <p>E1.6-8.3 Analyze examples of how groups and individuals have considered profit and personal values in making economic choices in the past or present.</p>	<p>7.SS.3 Understand the components of a personal spending plan, including income, planned saving, and expenses.</p> <p>8.SS.2 Discuss the components of a personal spending plan, including income, planned saving, and expenses.</p> <p>8.SS.8 Develop a system for organizing personal financial records, both paper and electronic.</p>	<p>Grade 6 RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7 RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8 RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10 RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park PBL

Unit Description	Social Studies	Financial Education	Common Core ELA
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>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>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>10.EI.4 Give examples of employee benefits and explain why they are forms of compensation.</p> <p>10.EI.6 Differentiate between gross, net, and taxable income.</p> <p>11.EI.3 Modify a career plan that aligns with personal interests, financial goals, and desired lifestyle.</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</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>10.I.1 Define the time value of money and explain how money invested regularly over time may grow exponentially.</p> <p>10.RM.1 Identify circumstances in which self-insurance is appropriate.</p> <p>10.RM.2 Give examples of insurance for the types of risks that young adults might face.</p> <p>12.I.1 Compare strategies for investing as part of a comprehensive financial plan.</p> <p>12.RM.1 Research insurance for the types of risks that young adults might face after graduation.</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	Social Studies	Financial Education	Common Core ELA
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>11.CD.9 Explain the importance of credit reports to borrowers and to lenders.</p> <p>11.CD.12 List the information in a credit report and how long it is retained.</p> <p>11.CD.14 Identify ways that a negative credit report can affect a consumer's options.</p> <p>12.CD.17 Report how a credit score affects creditworthiness and the cost of credit.</p>	<p>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>9.SS.1 Use a plan to manage spending and achieve financial goals.</p> <p>10.FD.4 Consider different definitions of wealth based on personal values, priorities, and goals.</p> <p>11.FD.16 Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p> <p>12.FD.23 Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p> <p>12.FD.24 Devise a strategy to monitor the personal financial plan or budget and make modifications as needed for changing circumstances.</p>	<p>Grades 9-10 RI .9-10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI .11-12.1 SL11-12.1 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies	Financial Education	Common Core ELA
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>9.SS.1 Use a plan to manage spending and achieve financial goals.</p> <p>10.FD.2 Compare how financial responsibility is different for individuals with and without dependents.</p> <p>10.FD.4 Consider different definitions of wealth based on personal values, priorities, and goals.</p> <p>11.FD.16 Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p> <p>12.FD.23 Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p> <p>12.FD.24 Devise a strategy to monitor the personal financial plan or budget and make modifications as needed for changing circumstances.</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	Social Studies	Financial Education	English Language Arts
<p>Theme 1: Employment and Income Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>9.EI.1 Use a plan to manage spending and achieve financial goals.</p> <p>10.EI.2 Outline a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p> <p>11.EI.1 Analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.</p> <p>11.EI.3 Modify a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p> <p>12.EI.1 Revise a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p>	<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</p> <p>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>
<p>Theme 1: Employment and Income Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>10.EI.6 Differentiate between gross, net, and taxable income.</p> <p>11.EI.5 Summarize employee benefits and explain why they are forms of compensation.</p> <p>12.EI.6 Calculate the future income needed to maintain a current standard of living.</p>	<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</p> <p>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>

JA Finance Park Advanced

Unit Description	Social Studies	Financial Education	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. 	NA	<p>9.EI.3 Compare how employment opportunities vary across educational levels.</p> <p>9.SS.8 Research the cost of expenses associated with postsecondary education.</p> <p>9.SS.8 Research the cost of expenses associated with postsecondary education.</p> <p>10.SS.8 Research the cost of expenses associated with postsecondary education and the financial impact of dual-credit or technical training opportunities in high school.</p> <p>11.CD.6 Analyze the costs, benefits, and impact of investment in post-high school education by career option.</p>	<p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p>Theme 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 	E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.	<p>9.FD.1 Identify how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.</p> <p>9.FD.3 Consider how personal financial decisions might affect an individual.</p> <p>10.FD.4 Consider different definitions of wealth based on personal values, priorities, and goals.</p> <p>11.FD.5 Develop a backup plan for a specific financial goal when circumstances change (e.g., job loss, illness, major gift, or inheritance).</p> <p>12.FD.24 Devise a strategy to monitor the personal financial plan or budget and make modifications as needed for changing circumstances.</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies	Financial Education	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>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>11.FD.16 Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p> <p>12.FD.23 Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p> <p>12.FD.24 Devise a strategy to monitor the personal financial plan or budget and make modifications as needed for changing circumstances.</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>
<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>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p>	<p>9.RM.2 Recommend insurance for various types of risk.</p> <p>10.RM.1 Identify circumstances in which self-insurance is appropriate.</p> <p>11.RM.3 Recommend insurance for various types of risk.</p> <p>12.RM.1 Research insurance for the types of risks that young adults might face after graduation.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>
<p>Theme 6: Investing</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>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p>	<p>9.I.1 Examine strategies for investing as part of a comprehensive financial plan.</p> <p>9.I.3 Identify types of investments appropriate for different objectives such as liquidity, income, and growth.</p> <p>10.I.1 Define the time value of money and explain how money invested regularly over time may grow exponentially.</p> <p>10.I.3 Compare strategies for investing as part of a comprehensive financial plan.</p> <p>11.I.1 Compare strategies for investing as part of a comprehensive financial plan.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description	Social Studies	Financial Education	English Language Arts
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>9.FD.1 Identify how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.</p> <p>9.FD.3 Consider how personal financial decisions might affect an individual.</p> <p>11.FD.16 Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p> <p>12.FD.23 Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p> <p>12.FD.24 Devise a strategy to monitor the personal financial plan or budget and make modifications as needed for changing circumstances.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies	Financial Education
Theme 1: Employment and Income			
<p>1.3 Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of a successful entrepreneur. ▪ Examine personal entrepreneurial qualifications and characteristics. ▪ Develop a plan for building entrepreneurial skills. 	<p>E4.11-12.2 Evaluate how the standard of living changes when incentives, entitlement programs, or entrepreneurship is increased.</p>	<p>11.EI.1 Analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.</p> <p>12.EI.1 Revise a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p>
<p>1.4 Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. ▪ Develop a plan for preparing for job loss. ▪ Identify professional development and job retraining opportunities to help when job loss happens. 	<p>E4.11-12.5 Explain how current globalization trends and policies affect economic growth, labor markets, rights of citizens, the environment, and resource and income distribution in different nations.</p>	<p>11.FD.1 Discuss how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.</p> <p>11.EI.2 Discuss how non-income factors such as child-care options, cost of living, and work conditions can influence job choice</p> <p>12.RM.9 Identify government programs that provide financial assistance for income loss due to illness, disability, or premature death.</p>
<p>1.5 My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. ▪ Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>NA</p>	<p>11.SS.3 Investigate changes in personal spending behavior that contribute to wealth building.</p>

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Extension Details	Extension Objectives	Social Studies	Financial Education
<p>1.6 The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form 	<p>E3.9-10.2 Explain the role of government in advancing technology and investing in capital goods and human capital to increase economic growth and standards of living.</p>	<p>9.EI.8 Illustrate the relationship between income level and income tax liability.</p> <p>11.EI.8 Complete IRS form W-4 (Employee’s Withholding Allowance Certificate) to determine the optimal amount to withhold for personal income tax.</p> <p>12.EI.8 Revise IRS form W-4 (Employee’s Withholding Allowance Certificate) to determine the optimal amount to withhold for personal income tax.</p>
Theme 2: Employment and Education			
<p>2.2 Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. 	<p>E3.9-10.2 Explain the role of government in advancing technology and investing in capital goods and human capital to increase economic growth and standards of living.</p>	<p>9.CD.1 Identify various types of student loans (public and private) as a means of paying for postsecondary education.</p> <p>9.CD.2 Identify alternatives to loans as a means of paying for postsecondary education.</p> <p>9.SS.8 Research the cost of expenses associated with postsecondary education.</p>
<p>2.3 Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities <p>Develop a SMART goal to help achieve a chosen career.</p>	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>9.EI.3 Compare how employment opportunities vary across educational levels.</p> <p>10.EI.2 Outline a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p> <p>11.EI.1 Analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.</p> <p>12.EI.1 Revise a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Financial Education
<p>2.4 Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses and improve the chance of getting into a college of their choice. 	NA	<p>9.EI.3 Compare how employment opportunities vary across educational levels.</p> <p>11.EI.1 Analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.</p>
<p>2.5 Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. 	NA	<p>9.CD.1 Identify various types of student loans (public and private) as a means of paying for postsecondary education.</p> <p>9.CD.2 Identify alternatives to loans as a means of paying for postsecondary education.</p> <p>11.CD.5 Investigate alternatives to loans as a means of paying for postsecondary education, including scholarships and grants.</p> <p>11.CD.6 Analyze the costs, benefits, and impact of investment in post-high school education by career option.</p>
<p>2.6 Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify a savings goal and plan. ▪ Contrast grants and scholarships with student loans. ▪ Explain the responsibilities associated with student loan debt. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>9.CD.1 Identify various types of student loans (public and private) as a means of paying for postsecondary education.</p> <p>9.CD.2 Identify alternatives to loans as a means of paying for postsecondary education.</p> <p>9.SS.8 Research the cost of expenses associated with postsecondary education.</p> <p>10.SS.8 Research the cost of expenses associated with postsecondary education and the financial impact of dual-credit or technical training opportunities in high school.</p> <p>11.CD.5 Investigate alternatives to loans as a means of paying for postsecondary education, including scholarships and grants.</p> <p>11.CD.6 Analyze the costs, benefits, and impact of investment in post-high school education by career option.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Financial Education
Theme 3: Financial Responsibility and Decision Making			
<p>3.2 Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare benefits of buying and leasing a car. ▪ Identify costs associated with buying and owning a car. ▪ Explain benefits of buying new and used cars. ▪ Analyze costs and features of several vehicles to identify the best car for one's needs. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p>	<p>9.SS.7 Demonstrate how to use comparison shopping skills to buy or finance a major purchase.</p> <p>10.SS.7 Demonstrate how to use comparison shopping skills to buy or finance a major purchase.</p> <p>10.SS.9 Research the costs and benefits of a new versus used car (e.g., maintenance, safety, financing, and gas mileage) versus alternative forms of transportation.</p> <p>11.SS.10 Compare the costs and benefits of a new versus used car (e.g., maintenance, safety, financing, and gas mileage) with public transportation.</p>
<p>3.3 Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. 	<p>E4.11-12.2 Evaluate how the standard of living changes when incentives, entitlement programs, or entrepreneurship is increased.</p> <p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>9.SS.1 Use a plan to manage spending and achieve financial goals.</p> <p>10.SS.1 Create a plan to manage spending and achieve financial goals.</p>
<p>3.4 My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the effects of late or missed payments. ▪ Explain the effect of debts on a person's net worth. ▪ Distinguish between good use and misuse of credit cards. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>9.FD.1 Identify how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.</p> <p>11.CD.7 Explain the effect of debt on net worth.</p> <p>12.FD.24 Devise a strategy to monitor the personal financial plan or budget and make modifications as needed for changing circumstances.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Financial Education
<p>3.5 Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>9.SS.2 Identify how charitable giving fits into a spending plan.</p> <p>9.SS.9 Evaluate specific charities based on purpose, management, outcomes or results, and reputation.</p> <p>10.SS.2 Determine if and how charitable giving fits into a spending plan.</p> <p>11.SS.11 Evaluate specific charities based on purpose, management, outcomes or results, and reputation.</p>
<p>3.6 Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the steps for financial goal planning. ▪ Identify a financial goal and develop a plan to reach it. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p>	<p>9.FD.1 Identify how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.</p> <p>11.FD.1 Discuss how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.</p> <p>11.FD.16 Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p>
<p>3.7 Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain what taxes are used for. ▪ Recognize different types of taxes. ▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p>	<p>11.SS.4 Identify expenses that are tax deductible and those that are not.</p> <p>12.SS.5 Investigate the records required to claim possible tax deductions or credits.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Financial Education
Theme 4: Planning and Money Management			
<p>4.2 A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explore different payment types, and classify the pros and cons of using payment apps. ▪ Identify potential security issues with using payment apps. ▪ Analyze how to use a payment app to manage spending. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p>	<p>9.SS.4 List the risks and protections of checks, prepaid cards, debit cards, gift cards, and online or mobile payment systems.</p> <p>10.SS.4 Summarize the risks and protections of checks, prepaid cards, debit cards, gift cards, and online or mobile payment systems.</p>
<p>4.3 Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Outline a short-term financial goal for how to save for extracurricular expenses. ▪ Generate a personal budget to achieve the goal 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p>	<p>9.SS.1 Use a plan to manage spending and achieve financial goals.</p> <p>9.FD.3 Consider how personal financial decisions might affect an individual.</p> <p>10.SS.1 Create a plan to manage spending and achieve financial goals.</p> <p>11.FD.16 Develop a personal financial plan or budget...</p>
<p>4.4 Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Evaluate if an emergency fund should be used for different emergency scenarios. ▪ Create an emergency fund savings plan for an emergency situation. ▪ Analyze how saving for an emergency fund can impact a monthly budget. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p>	<p>9.SS.1 Use a plan to manage spending and achieve financial goals.</p> <p>9.FD.3 Consider how personal financial decisions might affect an individual.</p> <p>10.SS.1 Create a plan to manage spending and achieve financial goals.</p> <p>11.FD.16 Analyze expenses and risks of alternative financing or predatory lending options such as payday loans and credit card cash advances.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Financial Education
Theme 5: Risk Management and Insurance			
<p>5.2 Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Differentiate among the main types of auto insurance coverage. ▪ Identify ways to mitigate risk to help keep auto insurance down. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>9.RM.3 List the main types of auto insurance coverage.</p> <p>9.RM.4 Determine the legal minimum amounts of auto insurance coverage required in one’s state of residence and the recommended optimal amounts.</p> <p>9.FD.3 Consider how personal financial decisions might affect an individual.</p> <p>10.RM.3 Differentiate among the main types of auto insurance coverage.</p> <p>10.RM.4 List factors that determine auto insurance premiums and the factors that cause them to change.</p> <p>10.RM.5 Compare the legal minimum amounts of auto insurance coverage required in Washington state and the recommended optimal amounts.</p> <p>11.RM.4 Differentiate among the main types of auto insurance coverage.</p> <p>11.RM.5 Analyze factors that determine auto insurance premiums and the factors that cause them to change.</p> <p>11.RM.6 Calculate payment expected on an auto insurance claim after applying exclusions and deductibles.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Financial Education
<p>5.3 Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the expenses associated with taking out a mortgage. ▪ Differentiate among different types of mortgages. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p> <p>E2.9-10.4 Analyze the relationship between the distribution of income and the allocation of resources in a variety of economies.</p>	<p>11.SS.8 Demonstrate how to use comparison shopping skills to buy or finance a major purchase.</p> <p>11.CD.4 Identify loan options for paying for a major purchase.</p> <p>12.SS.13 Compare the advantages and disadvantages of owning a house versus renting a house.</p> <p>12.CD.7 Differentiate between adjustable- and fixed-rate mortgages.</p> <p>12.FD.7 Analyze how sales and property taxes affect financial decisions, such as buying a car or a house.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Financial Education
Theme 6: Investing			
<p>6.1 Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p>	<p>9.I.1 Examine strategies for investing as part of a comprehensive financial plan.</p> <p>9.I.2 Compare the impact of delaying investment for retirement to beginning investing early.</p> <p>10.I. 1. Define the time value of money and explain how money invested regularly over time may grow exponentially.</p> <p>10.I. 3. Compare strategies for investing as part of a comprehensive financial plan.</p> <p>10.I. 4. Illustrate how the time value of money applies to retirement planning.</p> <p>11/12 I. 1. Compare strategies for investing as part of a comprehensive financial plan.</p>
<p>6.2 Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize basic principles of investing in stocks. ▪ Identify factors that affect stocks and the stock market. ▪ List strategies for smart investing. 	<p>E1.9-10.2 Analyze how choices made by individuals, firms, or governments are constrained by the resources to which they have access.</p>	<p>9/10.I. 6. Give examples of how economic conditions and business factors affect the market value of a stock.</p> <p>11.I. 3. Identify fees for buying, owning, and selling stocks, bonds, and mutual funds.</p> <p>11.I. 5. Assess how economic conditions and business factors affect the market value of a stock.</p> <p>12.I.7. Give examples of how economic conditions and business factors affect the market value of a stock.</p> <p>12.I.8. Use various sources of information, including prospectuses, online resources, and financial publications to gather data about specific investments.</p> <p>12.I.9. Devise evaluation strategies, including risk tolerance, for selecting investments that meet the objectives of a personal financial plan.</p>