

A Correlation: Indiana Academic Standards and Junior Achievement Capstone Programs



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[2023 Indiana Academic Standards Social studies and
Economics](#)
[Indiana Financial Education Standards
Employability Skills](#)

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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 Indiana state social studies framework with updated standards for Economics, as well as Indiana Financial Education Standards and Employability Skills. 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 the *JA Finance Park*® suite 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. 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.

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. Each curriculum option provides educators a method of delivery that will best meet the needs of their students and each culminates 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, and a simulation experience that allows students to see the consequences of their financial decisions over time.

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Unit Description and Learning Objectives	Social Studies Standards	Work Readiness	English Language Arts	Math
<p>(Optional) Pre-Program Self-Guided Session</p> <p>The Primer provides students with background information about the founding documents of the United States, representative democracy, and the three branches of the federal government.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify key documents such as the Declaration of Independence and the U.S. Constitution Recall a brief history of the founding of the United States Explain the three branches of government 	<p>Social Studies</p> <p>4.C.2 Describe individual rights, such as freedom of speech and freedom of religion, which people have [under Article I of Indiana’s Constitution]</p> <p>4.C.3 Identify and explain the major responsibilities of the legislative (Article 4), executive (Article 5), and judicial branches (Article 7) of state government as written in the [Indiana] Constitution.</p> <p>4.C.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting.</p> <p>5.H.15 Explain why the United States Constitution was created in 1787 and how it established a stronger union among the original 13 states by making it the supreme law of the land. Identify people who were involved in its development. (E)</p> <p>5.H.16 Describe the origins and drafting of the Bill of Rights that was ratified in 1791. (E)</p> <p>5.C.2 Identify and explain ideas about limited government, the rule of law, and individual rights in key colonial era documents. (E)</p> <p>5.C.5 Identify the three branches of the United States government, and explain the functions of each. (E)</p>	<p>6-8.WE.3 Complete tasks or activities with some prompting and guidance.</p>	<p>RI 4.1-4.4 RI 4.7-4.9 W 4.4.7-4.9 SL 4.2- 4.3 L 4.3-4.6</p> <p>RI 5.1-5.8 W 5.7-5.9 SL 5.2-5.3 L 5.3-5.6</p> <p>RI 6.1-6.4 RI 6.7-6.9 W 6.7-6.9 SL 6.2 L 6.3-6.6</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Work Readiness	English Language Arts	Math
<p>Unit 1: Financial Literacy</p> <p>Citizens learn about bank services and practices. They begin to understand the basics of deposits, checks, and electronic banking and bank cards. This unit also connects students to their rights and responsibilities as citizens and introduces them to key foundational documents that support their freedoms in our country.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. Demonstrate how to complete a deposit Recognize the need to make responsible choices regarding their money. Explore the differences among payment types. Define private property and its importance in our economy. 	<p>Social Studies</p> <p>4.C.2 Describe individual rights, such as freedom of speech and freedom of religion, which people have under [Article I of Indiana’s] Constitution</p> <p>5.C.2 Identify and explain ideas about limited government, the rule of law, and individual rights [in key colonial era documents.] (E)</p> <p>Financial Literacy</p> <p>FLE.1.1 Demonstrate taking responsibility for personal financial decisions</p> <p>FLE.1.2 Analyze financial information from a variety of reliable sources.</p> <p>FLE.1.4 Make financial decision by systematically considering alternatives and consequences</p> <p>FLE.3.3 Analyze services of financial institutions.</p> <p>FLE.3.4 Apply consumer skills to purchase decisions.</p> <p>FLE.3.5 Connect the role of ... philanthropy to community development and quality of life.</p> <p>FLE.4.1 Analyze the costs and benefits of various types of credit.</p> <p>FLE.6.1 Explain how saving contributes to financial wellbeing</p> <p>FLE.6.2 Apply strategies for creating wealth and building assets.</p>	<p>Employability Skills</p> <p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.LS.1 Communicate using different types of writing.</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills.</p> <p>3-5.LS.13 Utilize effective questioning and brainstorming techniques.</p> <p>3-5.SE.1 Demonstrate an understanding of the impact</p>	<p>Grade 4</p> <p>4.RN.1</p> <p>4.RN.2.1</p> <p>4.RN.2.2</p> <p>4.RV.1</p> <p>4.RV.2.1</p> <p>4.RV.3.2</p> <p>4.SL.1</p> <p>Grade 5</p> <p>5.RN.1</p> <p>5.RV.1</p> <p>5.RV.2.1</p> <p>5.SL.1</p> <p>Grade 6</p> <p>6.RV.1</p> <p>6.RV.2.1</p> <p>6.SL.1</p>	<p>Grades 4-6</p> <p>Process Standards</p> <p>PS.1</p> <p>PS.2</p> <p>PS.3</p> <p>PS.4</p> <p>PS.5</p> <p>PS.6</p> <p>PS.7</p> <p>Grade 4</p> <p>4.NS.9</p> <p>4.C.1</p> <p>4.C.2</p> <p>Grade 5</p> <p>5.NS.5</p> <p>5.C.1</p> <p>5.C.8</p> <p>Grade 6</p> <p>6.AF.3 ELO*</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Work Readiness	English Language Arts	Math
<p>Unit 2: Community and Economy</p> <p>Citizens explore their roles as citizens of a community and the role of government in communities. They are introduced to the concept of the circular flow of money and goods in an economy, and discuss the impact of taxes and philanthropy.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. Identify and distinguish among goods, services, and resources. Demonstrate the circular flow of an economy. Identify the three basic economic questions. Differentiate between public and private goods and services. 	<p>Social Studies Standards 4-5</p> <p>4.C.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting.</p> <p>4.E.3 Explain that prices change as a result of changes in supply* and demand* for specific products.</p> <p>4.E.7 Identify important goods and services provided by state and local governments by giving examples of how state and local tax revenues are used.</p> <p>4.E.5 Identify entrepreneurs* who have influenced [Indiana and] the local community. ^{ELO}</p> <p>Grade 5</p> <p>5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect and responsible participation.</p> <p>5.C.7 Examine ways by which citizens may bring about change in government, including voting and participation in the election process. ^{ELO}</p> <p>5.C.8 Use a variety of information resources to identify and evaluate contemporary issues that involve civic responsibility, individual rights, and the common good. ^{ELO}</p> <p>5.E.4 Explain how education and training, specialization and investment in capital resources* increase productivity</p>	<p>Indiana Employability Skills</p> <p>3-5.M.1 Begin to ask questions when receiving feedback.</p> <p>3-5.M.2 Begin to discuss with peers about feedback received.</p> <p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.LS.1 Communicate using different types of writing.</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills.</p> <p>3-5.LS.13 Utilize effective questioning and brainstorming techniques.</p> <p>3-5.SE.1 Demonstrate an understanding of the impact of choices/actions. ^{ELO}</p> <p>3-5.SE.2 Continue to try to understand how the other students might think, feel, and/or respond. ^{ELO}</p>	<p>Grade 4</p> <p>4.RN.1</p> <p>4.RN.2.1</p> <p>4.RN.2.2</p> <p>4.RV.1</p> <p>4.RV.2.1</p> <p>4.RV.3.2</p> <p>4.SL.1</p> <p>4.SL.2.1</p> <p>4.SL.2.2</p> <p>4.SL.3.1</p> <p>4.SL.3.2</p> <p>Grade 5</p> <p>5.RN.1</p> <p>5.RV.1</p> <p>5.RV.2.1</p> <p>5.SL.1</p> <p>5.SL.2.1</p> <p>5.SL.2.2</p> <p>5.SL.3.1</p> <p>5.SL.3.2</p> <p>Grade 6</p> <p>6.RV.1</p> <p>6.RV.2.1</p> <p>6.SL.1</p> <p>6.SL.2.1</p> <p>6.SL.2.2</p>	<p>Grades 4-6</p> <p>Process Standards</p> <p>PS.1</p> <p>PS.2</p> <p>PS.4</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Work Readiness	English Language Arts	Math
<p>Unit 3: Work Readiness Citizens learn how their interests and skills will one day lead to future careers. They fill out a job application, experience the job interview process, and learn how elected officials acquire their positions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify interests and skills. Distinguish the differences among four primary career types. Demonstrate appropriate workplace behaviors. Define resume, job interview, and applicant. Describe how groups make changes. Describe the importance of elections in a representative democracy. 	<p>Social Studies Standards 4-5 4.C.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting. ^{ELO} 4.C.6 Use a variety of resources to take a position or recommend a course of action on a public issue relating to [Indiana’s] past or present. ^{ELO}</p> <p>Grade 5 5.C.4 Describe the primary and general election process for local, state, and national offices, including those used to select congressional and presidential office holders. ^{ELO} 5.C.7 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government including voting and participation in the election process. ^{ELO} 5.E.4 Explain how education and training, specialization, and investment in capital resources increase productivity.</p> <p>Financial Literacy FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. FLE.2.2 Identify sources of personal income.</p>	<p>3-5.WE.7 Begin to understand coping strategies to deal with expected and unexpected change. ^{ELO} 3-5.WE.8 Consider consequences of actions on the well-being of self and others. ^{ELO} 3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations. ^{ELO} 3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping. 3-5.LS.5 Develop an understanding that all work has dignity. 3-5.LS.6 Identify various ways occupations can be classified and explain the difference between paid and unpaid. 3-5.LS.7 Describe nontraditional occupations. 3-5.LS.1 Communicate using different types of writing. ^{ELO} 3-5.LS.11 Complete assignments, projects, and activities with some redirection from teachers, mentors, or supervisors. 3-5.SE.3 Engage in cooperative game play.</p>	<p>Grade 4 4.RN.1 4.RN.2.1 4.RN.2.2 4.RV.1 4.RV.2.1 4.RV.3.2 4.SL.1</p> <p>Grade 5 5.RN.1 5.RV.1 5.RV.2.1 5.SL.1</p> <p>Grade 6 6.RV.1 6.RV.2.1 6.SL.1</p>	<p>Grades 4-6 Process Standards PS.2 PS.4 PS.5 PS.6</p> <p>Grade 4 4.C.1 4.DA.2 ^{ELO}</p> <p>Grade 5 5.NS.5 5.DS.1</p> <p>Grade 6 6.DS.2 ^{ELO}</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Work Readiness	English Language Arts	Math
<p>Unit 4: Business Management</p> <p>Citizens work in business teams and prepare for the JA BizTown visit. They learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe what makes a quality business. Describe costs associated with operating a business. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>Social Studies Standards 4-5</p> <p>4.E.1 Give examples of the kinds of goods* and services* produced in Indiana in different historical periods. ^{ELO}</p> <p>4.E.3 Explain that prices change as a result of changes in supply* and demand* for specific products.</p> <p>4.E.6 Define profit* and describe how profit is an incentive for entrepreneurs.</p> <p>Grade 5</p> <p>5.E.5 Predict the effect of changes in supply* and demand* on price.</p> <p>Financial Literacy</p> <p>FLE.1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>FLE.1.4 Make financial decision by systematically considering alternatives and consequences.</p> <p>FLE.1.5 Demonstrate communication strategies for discussing financial issues.</p> <p>FLE.3.1 Demonstrate ability to use money management skills and strategies.</p>	<p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.WE.6 Begin to take steps to organize and prioritize tasks.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution. ^{ELO}</p> <p>3-5.SE.3 Engage in cooperative game play. ^{ELO}</p>	<p>Grade 4</p> <p>4.SL.1</p> <p>4.ML.1</p> <p>Grade 5</p> <p>5.SL.1</p> <p>5.ML.1</p> <p>Grade 6</p> <p>6.SL.1</p>	<p>Grades 4-6 Process Standards</p> <p>PS.1</p> <p>PS.2</p> <p>PS.3</p> <p>PS.4</p> <p>PS.5</p> <p>PS.6</p> <p>PS.7</p> <p>Grade 4</p> <p>4.NS.9</p> <p>4.C.1</p> <p>4.C.2</p> <p>Grade 5</p> <p>5.NS.5</p> <p>5.C.1</p> <p>5.C.8</p> <p>5.AT.5</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Work Readiness	English Language Arts	Math
<p>Unit 5: Visit and Debrief Citizens run their businesses, receive paychecks, make bank transactions, and go shopping. They reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Function in their job capacity at JA BizTown. Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and obeying laws. Reflect on their JA BizTown experience 	<p>Social Studies Standards 4-5</p> <p>4.C.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting. ^{ELO}</p> <p>4.C.6 Use a variety of resources to take a position or recommend a course of action on a public issue relating to [Indiana’s] past or present. ^{ELO}</p> <p>4.E.3 Explain that prices change as a result of changes in supply* and demand* for specific products.</p> <p>4.E.6 Define profit* and describe how profit is an incentive for entrepreneurs.</p> <p>4.4.10 Explain how people save, develop a savings plan, and create a budget in order to make a future purchase.</p> <p>Grade 5</p> <p>5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect and responsible participation.</p> <p>5.C.7 Examine ways by which citizens may bring about change in government... including voting and participation in the election process. ^{ELO}</p> <p>Financial Literacy</p> <p>FLE.1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>FLE.1.4 Make financial decision by systematically considering alternatives and consequences.</p> <p>FLE.1.5 Demonstrate communication strategies for discussing financial issues.</p> <p>FLE.3.1 Demonstrate ability to use money management skills and strategies.</p>	<p>3-5.M.3 Apply and demonstrate self-confidence in a variety of settings.</p> <p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.WE.6 Begin to take steps to organize and prioritize tasks.</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.LS.12 Complete activities and assignments by following directions closely</p>	<p>Grade 4</p> <p>4.W.4</p> <p>4.SL.1</p> <p>4.SL.2.1 4.SL.2.2</p> <p>4.SL.3.1 4.SL.3.2</p> <p>Grade 5</p> <p>5.W.4</p> <p>5.SL.1</p> <p>5.SL.2.1 5.SL.2.2</p> <p>5.SL.3.1 5.SL.3.2</p> <p>Grade 6</p> <p>6.W.4</p> <p>6.SL.1</p> <p>6.SL.2.1</p> <p>6.SL.2.2</p>	<p>Grades 4-6</p> <p>Process Standards</p> <p>PS.1</p> <p>PS.2</p> <p>PS.3</p> <p>PS.4</p> <p>PS.5</p> <p>PS.6</p> <p>PS.7</p> <p>Grade 4</p> <p>4.NS.9</p> <p>4.C.1</p> <p>4.C.2</p> <p>4.AT.1</p> <p>Grade 5</p> <p>5.NS.5</p> <p>5.C.1</p> <p>5.C.8</p> <p>5.AT.5</p> <p>Grade 6</p> <p>6.C.3</p>

JA BizTown Adventures

Session Details	Social Studies	Employability Skills
<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>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>Social Studies</p> <p>5.E.6 Explain the purpose and components of a personal budget, and compare factors that influence household saving and spending decisions in early United States history and today.</p> <p>5.E.4 Explain how education and training, specialization, and investment in capital resources increase productivity.</p> <p>Financial Literacy _ FLE.1.2 Analyze financial information from a variety of reliable sources</p>	<p>3-5.M.3 Apply and demonstrate self-confidence in a variety of settings.</p> <p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.LS.5 Develop an understanding that all work has dignity.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</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>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>Social Studies</p> <p>4.E.6 Define profit, and describe how profit is an incentive for entrepreneurs.</p> <p>5.E.5 Predict the effect of changes in supply and demand on price. (E)</p> <p>Financial Literacy _ FLE.1.2 Analyze financial information from a variety of reliable sources. FLE.3.1 Demonstrate ability to use money management skills and strategies. FLE.1.4 Make financial decision by systematically considering alternatives and consequences.</p>	<p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.LS.5 Develop an understanding that all work has dignity.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p>

JA BizTown Adventures

Session Details	Social Studies	Employability Skills
<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>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>Financial Literacy</p> <p>FLE.1.4 Make financial decision by systematically considering alternatives and consequences.</p>	<p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.LS.5 Develop an understanding that all work has dignity.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</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>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>Financial Literacy</p> <p>FLE.1.4 Make financial decision by systematically considering alternatives and consequences.</p>	<p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.LS.5 Develop an understanding that all work has dignity.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p>

JA BizTown Adventures

Session Details	Social Studies	Employability Skills
<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>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>Social Studies</p> <p>5.E.6 Explain the purpose and components of a personal budget and compare factors that influence household saving and spending decisions in early United States history and today.</p> <p>Economics</p> <p>E.6.2 Explain the role financial institutions play among savers, borrowers, and investors.</p> <p>Financial Literacy</p> <p>FLE.3.4 Apply consumer skills to purchase decisions.</p> <p>FLE.1.4 Make financial decision by systematically considering alternatives and consequences.</p>	<p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.LS.5 Develop an understanding that all work has dignity.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p>

JA BizTown Adventures

Session Details	Social Studies	Employability Skills
<p>Community Improvement Adventure</p> <p>Citizens explore their rights and the rights of others as they consider a community issue involving pet ownership from three different perspectives. The scenario allows students to weigh decisions about private property, freedom of choice and speech, community involvement and impact, and public safety and health. Using a branching, story driven treatment, each adventure provides students an opportunity to practice problem solving, decision making, critical thinking, and analytical thinking,</p> <p>Students Will:</p> <ul style="list-style-type: none"> ▪ Research an issue for the purpose of voting ▪ Vote on a candidate based on their platform issues ▪ Choose to support or withhold support from a cause and or local business with their time, talent or treasure ▪ Consider the greater good: public health and safety ▪ Determine how tax money is used ▪ Determine how to enforce public policy ▪ Respond to demand for goods and services by providing products 	<p>Social Studies Standards 4-5</p> <p>4.C.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting.</p> <p>4.E.3 Explain that prices change as a result of changes in supply* and demand* for specific products.</p> <p>Grade 5</p> <p>5.C.6 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect and responsible participation.</p> <p>5.C.7 Examine ways by which citizens may bring about change in government, including voting and participation in the election process. ELO</p> <p>5.C.8 Use a variety of information resources to identify and evaluate contemporary issues that involve civic responsibility, individual rights, and the common good.</p>	<p>1. Lifelong Learning Demonstrate willingness to work and learn, and continually apply new knowledge.</p> <p>2. Self-Confidence Possess belief in own ability to succeed and assert self when necessary.</p> <p>3. Self Discipline Demonstrate self-control and behave in accordance with rules with minimal direction.</p> <p>5. Perseverance Demonstrate endurance, and capacity to complete tasks.</p> <p>12. Decision-Making Utilize critical thinking skills and perspectives of others to make informed decisions based on options, rewards, risks, limits and goals.</p> <p>15. Problem Solving Apply critical and creative thinking skills to resolve problems.</p>

JA Finance Park

Unit Description	Social Studies Standards	Employability Skills	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>Financial Literacy</p> <p>8-2.1.1. Explain how an individual’s interests, knowledge, abilities, and career and job choices affect income</p> <p>8-2.3.1 Describe taxable income and employee benefits.</p> <p>8-2.1.2 Summarize the financial risks and benefits of entrepreneurship as a career choice ^{ELO}</p> <p>8-2.2.1 Identify jobs children and youth can do to earn money. as a career choice. ^{ELO}</p> <p>Social Studies</p> <p>8.E.2 Explain how federal, state, and local governments are involved in the economy of the United States [through taxes].</p>	<p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.6 Apply knowledge, skills, and attitudes required to adjust to change, while continuing to achieve in school and activities.</p> <p>6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.</p> <p>6-8.LS.4 Identify possible career choices and high school course selection using self-assessment.</p> <p>6-8.LS.5 Understand how effective work habits and personal characteristics demonstrated in school transfer to occupational settings.</p>	<p>6.SL.2.1 6.RV.1</p> <p>7.SL.2.1 7.RV.1</p> <p>8.SL.2.1 8.RV.1 .</p>	<p>6.C.3</p>

JA Finance Park

Unit Description	Social Studies Standards	Employability Skills	ELA	Math
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>Financial Literacy</p> <p>8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p> <p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p> <p>8-3.6.1 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-5.1.1 Explain the relationship between risk and insurance.</p> <p>8-5.2.1 Describe the need for and value of health, property, life, disability, and liability insurance.</p> <p>8-5.2.2 Identify factors to consider when determining the amount of protection needed.</p> <p>8-5.2.3 Identify factors that can influence insurance costs.</p> <p>8-6.2.1 Compare reasons and risk/return trade-offs for saving and for investing.</p> <p>8-6.2.2 Define the time value of money and explain how small amounts of money invested regularly over time grow exponentially.</p> <p>8-5.3.1 Apply opportunity-cost analysis to potential situations that can threaten personal and family income and assets.</p> <p>8-6.3.1 Compare the investment potential of investment options such as stocks, bonds, certificates of deposit, and savings accounts.</p> <p>8-6.4.1 Describe various sources of investment information, including prospectuses, online resources, and financial publications.</p> <p>8-6.4.2 Research and track publicly traded stock and record daily market values and gains or losses between two specified dates ^{ELO}</p> <p>SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States ^{ELO}</p> <p>Economics</p> <p>E.6.1 Explain the basic functions of money.</p>	<p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.LS.1 Communicate information to audiences in a variety of formats.</p> <p>6-8.LS.12 Use prediction and evaluation skills to develop potential solutions.</p>	<p>6.DS.2</p> <p>6.RN.2.2</p> <p>6.SL.2.1</p> <p>6.RV.1</p> <p>7.SL.2.1</p> <p>7.RV.1</p> <p>8.SL.2.1</p> <p>8.RV.1</p>	<p>Grade 6</p> <p>RP.6.3b</p> <p>NS.6.2</p> <p>NS.6.3</p> <p>NS.6.5</p> <p>SP.6.1</p> <p>SP.6.2</p> <p>Grade 7</p> <p>RP.7</p> <p>R2.b</p> <p>NS.7.2</p> <p>NS.7.3</p> <p>EE.7.1</p> <p>EE.7.2</p> <p>SP.7.5</p>

JA Finance Park

Unit Description	Social Studies Standards	Employability Skills	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>Social Studies</p> <p>8.E.6 Examine the importance of borrowing and lending (the use of credit) in the United States economy and list the advantages and disadvantages of using credit.</p> <p>Financial Literacy</p> <p>8-1.5.2 Identify factors that explain differing values and attitudes about money.</p> <p>8-3.3.1 Compare the advantages and disadvantages of different payment methods...</p> <p>8-3.3.2 Demonstrate steps in establishing and maintaining financial accounts...</p> <p>8-3.4.2. Use reliable consumer resources and practices to make buying decisions.</p> <p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives.</p> <p>8-4.1.1 Compare advantages and disadvantages of various types of credit.</p> <p>8-4.1.2 Explain factors to consider when using credit or obtaining a loan.</p> <p>8-4.1.3 Determine the total cost of repaying credit and loans under various rates of interest and over different periods.</p> <p>8-4.2.1 Describe the information in a credit report and how long it is retained.</p> <p>8-4.2.2 Explain the value of a positive credit history and credit reports to consumers, borrowers and lenders.</p> <p>8-4.3.1 Identify possible credit and debt problems and ways to avoid them.</p> <p>8-4.3.2 Describe actions that a consumer can take to reduce or better manage excessive debt.</p> <p>Economics</p> <p>E.6.2 Explain the role financial institutions play among savers, borrowers, and investors. (E)</p>	<p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.LS.1 Communicate information to audiences in a variety of formats.</p> <p>6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations.</p> <p>6-8.LS.12 Use prediction and evaluation skills to develop potential solutions.</p>	<p>6.SL.2.1 6.RV.1</p> <p>7.SL.2.1 7.RV.1</p> <p>8.SL.2.1 8.RV.1</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.3 SP.7.5</p> <p>Grade 8</p> <p>G.8 SP.8.2</p>

JA Finance Park

Unit Description	Social Studies Standards	Employability Skills	ELA	Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>Financial Literacy</p> <p>8-1.2.1 Analyze online and printed sources of financial information by describing strengths and weaknesses of each.</p> <p>8-1.4.1 Set measurable short-term and medium-term financial goals.</p> <p>8-1.4.2 Evaluate the results of financial decisions.</p> <p>8-1.4.3 Apply systematic decision making to short-term and medium-term goals.</p> <p>8-1.5.1 Explain benefits of discussing important financial matters with household members and/or financial personnel.</p> <p>8-3.1.1 Explain basic budget categories, including income, taxes, planned savings, and fixed and variable expenses.</p> <p>8-3.1.2 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.3.2 Demonstrate steps in establishing and maintaining financial accounts</p> <p>8-3.4.1. Analyze how external factors, such as marketing and advertising techniques, influence spending decisions for different individuals.</p> <p>8-3.4.2. Use reliable consumer resources and practices to make buying decisions.</p> <p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p> <p>8-3.6.1 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.6.3 Create a plan to secure funding for a financial goal.</p> <p>8-6.1.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals.</p>	<p>Employability Skills</p> <p>6-8.WE.3 Complete tasks or activities with some prompting and guidance.</p> <p>6-8.WE.5 Understand how to meet long-term goals by developing short term goals.</p> <p>6-8.LS.1 Communicate information to audiences in a variety of formats</p> <p>6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.</p> <p>6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations.</p>	<p>Grade 6</p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Social Studies Standards	Employability Skills	ELA	Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>Social Studies</p> <p>8.E.2 Explain how federal, state, and local governments are involved in the economy of the United States [through taxes].</p> <p>Financial Literacy</p> <p>8.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p> <p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p> <p>8-3.5.1 Determine how charitable giving can fit into a personal budget and appropriate percentages for giving.</p> <p>8-3.6.1 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.6.3 Create a plan to secure funding for a financial goal.</p> <p>8-4.2.1 Explain the rights, responsibilities, and protections of buyers and sellers under consumer credit laws.</p>	<p>Employability Skills</p> <p>6-8.M.1 Apply new strategies based on lessons learned from feedback</p> <p>6-8.M.2 Engage in feedback with peers to seek growth and learning opportunities from others.</p> <p>6-8.M.4 Demonstrate continuous growth in self- understanding</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility. 6-8.WE.3 Complete tasks or activities with some prompting and guidance.</p> <p>6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.</p> <p>6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations.</p> <p>6-8.LS.9 Complete assignments, projects, and activities with minimal to no redirection from teachers, mentors, or supervisors.</p> <p>6-8.LS.10 Take an active participation in the learning process.</p> <p>6-8.SE.2 Demonstrate an awareness of the needs and rights of others.</p>	<p>Grade 6</p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Employability Skills Standards	Indiana 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>Financial Literacy</p> <p>FLE.1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>FLE.1.2 Analyze financial information from a variety of reliable sources.</p> <p>FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p> <p>FLE.2.2 Identify sources of personal income.</p> <p>FLE.2.3 Explain how taxes and employee benefits relate to disposable income.</p> <p>Economics</p> <p>E.4.5 Determine whether different types of taxes (e.g., income tax, sales tax, and Federal Income Contributions Act [FICA] tax including Social Security and Medicare) are [progressive, proportional, or regressive.] (E)</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.LS.4 Demonstrate how to conduct a job search utilizing current search engines.</p> <p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration (field trips, jobsite tours, job shadows, mentors, etc.).</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p>	<p>Grades 9-10</p> <p>9-10.RV.2.1</p> <p>9-10.W.1</p> <p>9-10.SL.2.1-2.5</p> <p>9-10.SL.3.1</p> <p>9-10.ML.1</p> <p>9-10.ML.2.1</p> <p>Grades 11-12</p> <p>11-12.RN.1</p> <p>11-12.RV.2.1</p> <p>11-12.W.1</p> <p>11-12.SL.2.1-2.5</p> <p>11-12.SL.3.1</p> <p>11-12.ML.1</p> <p>11-12.ML.2.1</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Employability Skills Standards	Indiana ELA
<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>Financial Literacy</p> <p>FLE.3.6 Develop a personal financial plan</p> <p>FLE.5.1 Analyze the nature of personal financial risk and the importance of protecting against financial loss.</p> <p>FLE.5.2 Analyze the need for and value of various types of insurance across stages of the life cycle.</p> <p>FLE.5.3 Apply concepts related to financial risk, protection from loss, and financial planning.</p> <p>FLE.6.1 Explain how saving contributes to financial wellbeing.</p> <p>FLE.6.2 Apply strategies for creating wealth and building assets.</p> <p>Economics</p> <p>E.6.6 Compare and contrast different types of financial investments. (E)</p>	<p>9-10.M.2 Able to view feedback as data' that helps the learning process.</p> <p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p>	<p>Grades 9-10</p> <p>9-10.RN.2.1</p> <p>9-10.RV.2.1</p> <p>9-10.W.1</p> <p>9-10.SL.2.1-2.5</p> <p>9-10.SL.3.1</p> <p>9-10.ML.1</p> <p>9-10.ML.2.1</p> <p>Grades 11-12</p> <p>11-12.RN.1</p> <p>11-12.RV.2.1</p> <p>11-12.W.1</p> <p>11-12.SL.2.1-2.5</p> <p>11-12.SL.3.1</p> <p>11-12.ML.1</p> <p>11-12.ML.2.1</p>
<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>Financial Literacy</p> <p>FLE.4.1 Analyze the costs and benefits of various types of credit.</p> <p>LE.4.2 Analyze factors that influence establishing and maintaining a good credit rating.</p> <p>FLE.4.3 Analyze methods and benefits of avoiding or correcting credit and debt problems.</p> <p>Economics</p> <p>E.6.2 Explain the role financial institutions play among savers, borrowers, and investors. (E)</p>	<p>9-10.SE.3 Able to listen to others' ideas and respect different ways of being and doing.</p> <p>9-10.SE.6 Demonstrate ability to give and receive feedback to work towards effective communication skills.</p>	<p>Grades 9-10</p> <p>9-10.RN.2.1</p> <p>9-10.RV.2.1</p> <p>9-10.W.1</p> <p>9-10.SL.2.1-2.5</p> <p>9-10.SL.3.1</p> <p>9-10.ML.1</p> <p>9-10.ML.2.1</p> <p>Grades 11-12</p> <p>11-12.RN.1</p> <p>11-12.RV.2.1</p> <p>11-12.W.1</p> <p>11-12.SL.2.1-2.5</p> <p>11-12.SL.3.1</p> <p>11-12.ML.1</p> <p>11-12.ML.2.1</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Employability Skills Standards	Indiana ELA
<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>Financial Literacy</p> <p>FLE.3.1 Demonstrate ability to use money management skills and strategies</p> <p>FLE.3.2 Develop a system for keeping and using financial records.</p> <p>FLE.3.3 Analyze services of financial institutions.</p> <p>FLE.3.4 Apply consumer skills to purchase decisions.</p>	<p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>9-10.WE.5 Able to exercise flexibility in responding to change.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p>	<p>Grades 9-10</p> <p>9-10.RN.2.1 9-10.RV.2.1 9-10.W.1 9-10.SL.2.1-2.5 9-10.SL.3.1 9-10.ML.1 9-10.ML.2.1</p> <p>Grades 11-12</p> <p>11-12.RN.1 11-12.RV.2.1 11-12.W.1 11-12.SL.2.1-2.5 11-12.SL.3.1 11-12.ML.1 11-12.ML.2.1</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Employability Skills Standards	Indiana 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>Financial Literacy</p> <p>FLE.1.1 Demonstrate taking responsibility for personal financial decisions.</p> <p>FLE.1.2 Analyze financial information from a variety of reliable sources.</p> <p>FLE.1.4 Make financial decision by systematically considering alternatives and consequences.</p> <p>FLE.1.5 Demonstrate communication strategies for discussing financial issues</p> <p>FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p> <p>FLE.3.1 Demonstrate ability to use money management skills and strategies.</p> <p>FLE.3.4 Apply consumer skills to purchase decisions.</p>	<p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p> <p>9-10.LS.8 Participate in challenging learning activities and/or coursework related to career goals.</p> <p>9-10.LS.9 Complete activities and assignments thoroughly and accurately.</p> <p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p>	<p>Grades 9-10</p> <p>9-10.RV.2.1 9-10.W.1 9-10.SL.2.1-2.5 9-10.SL.3.1 9-10.SL.4.1-4.2</p> <p>Grades 11-12</p> <p>11-12.RN.1 11-12.RV.2.1 11-12.W.1 11-12.SL.2.1-2.5 11-12.SL.3.1 11-12.SL.4.1-4.2 11-12.ML.1 11-12.ML.2.1</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Employability Skills	Indiana English Language Arts
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Examine careers and corresponding career clusters. Apply interests and skills to specific career clusters. Research possible careers within a chosen career cluster. Analyze how interests and skills may relate to a specific career cluster. 	<p>Financial Literacy</p> <p>12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.M.3 Demonstrate an awareness of strengths and weaknesses while accepting constructive criticism from others to improve results.</p> <p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration</p> <p>11-12.M.1 Engage in a continuous learning process related to career goals while actively seeking out and participating in a work-, service-, or project-based learning experiences.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p>	<p>Grades 9-10</p> <p>9-10.RN.2.1</p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.W.5</p> <p>9-10.SL.1</p> <p>9-10.SL.2.1</p> <p>9-10.SL.4.1</p> <p>Grades 11-12</p> <p>11-12.RN.2.1</p> <p>11-12.RV.2.1,2.2</p> <p>11-12.RV.3.2</p> <p>11-12.W.5</p> <p>11-12.SL.1</p> <p>11-12.SL.2.1</p> <p>11-12.SL.4.1</p>
<p>Theme 1 Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the difference between gross pay and net pay. Identify the components on an earnings statement (pay stub) that affect net income. Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>Financial Literacy</p> <p>12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.</p> <p>Economics</p> <p>E.4.5 Determine whether different types of taxes (e.g., income tax, sales tax, and Federal Income Contributions Act [FICA] tax including Social Security and Medicare) are [progressive, proportional, or regressive.](E)</p>	<p>11-12.M.2 Demonstrate ability to find alternate strategies to overcome barriers and mistakes when completing projects or activities.</p>	<p>Grades 9-10</p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.SL.1</p> <p>Grades 11-12</p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.SL.1</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Employability Skills	Indiana 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>Economics</p> <p>E.2.6 Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers' productivity, the amount of human capital held by workers, collective bargaining, and discrimination</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.LS.5 Able to acquire knowledge of various career clusters through exploration</p> <p>9-10.LS.8 Participate in challenging learning activities and/or coursework related to career goals.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p>	<p>Grades 9-10 9-10.RN.2.1 9-10.RV.1 9-10.RV.3.2 9-10.W.5 9-10.SL.1 9-10.SL.4.1</p> <p>Grades 11-12 11-12.RN.2.1 11-12.RV.1 11-12.RV.3.2 11-12.W.5 11-12.SL.1 11-12.SL.4.1</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>Financial Literacy</p> <p>12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</p> <p>12-1.4.2 Evaluate the results of financial decisions</p> <p>Apply systematic decision making to long-term goals.</p>	<p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p> <p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences</p>	<p>Grades 9-10 9-10.RN.1 9-10.RV.1 9-10.RV.3.2 9-10.SL.1 9-10.SL.2.1 9-10.SL.2.2</p> <p>Grades 11-12 11-12.RN.1 11-12.RV.1 11-12.RV.3.2 11-12.SL.1 11-12.SL.2.1 11-12.SL.2.2</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Employability Skills	Indiana 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>Financial Literacy</p> <p>12-1.2.1 Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency.</p> <p>12-1.4.1 Set measurable short-term, medium-term, and long-term financial goals.</p> <p>12-3.1.1 Create a budget a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.</p>	<p>9-10.WE.3 Utilize self-efficacy to plan and achieve goals.</p> <p>9-10.WE.5 Able to exercise flexibility in responding to change</p> <p>11-12.LS.13 Generate solutions critiqued with reason, logic, and inferences about alternatives.</p>	<p>Grades 9-10</p> <p>9-10.RN.2.1</p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.SL.1</p> <p>9-10.SL.2.1</p> <p>Grades 11-12</p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.SL.1</p> <p>11-12.SL.2.1</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>Financial Literacy</p> <p>12-3.4.1 Evaluate impact of external factors on spending decisions.</p> <p>12-5.1.1 Describe ways people can manage risk through avoidance, reduction, retention, and transfer. 12-5.1.2 Analyze various insurance policies according to their deductibles</p> <p>12-5.2.1 Analyze the amount of coverage a person needs for health, property, life, disability, and liability insurance.</p> <p>12-5.3.2 Recommend insurance that protects one from the risks a young adult might face</p>	<p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p> <p>11-12.SE.5 Recognize the importance of diverse perspectives within communication and seek understanding.</p> <p>11-12.SE.6 Find constructive solutions and work toward compromise.</p>	<p>Grades 9-10</p> <p>9-10.RN.2.1</p> <p>9-10.RN.4.1</p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.W.5</p> <p>9-10.SL.1</p> <p>9-10.SL.2.1</p> <p>9-10.SL.2.2</p> <p>9-10.SL.3.1</p> <p>9-10.SL.4.1</p> <p>Grades 11-12</p> <p>11-12.RN.2.1</p> <p>11-12.RN.4.1</p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.W.5</p> <p>11-12.SL.1</p> <p>11-12.SL.2.1</p> <p>11-12.SL.2.2</p> <p>11-12.SL.3.1</p> <p>11-12.SL.4.1</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Employability Skills	Indiana 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>Financial Literacy</p> <p>12-6.2.1 Compare various investing strategies for their potential to build wealth.</p> <p>12-6.2.2 Analyze an investment utilizing the principles of time value of money.</p> <p>12-6.2.3 Calculate the end value of lump sum and periodic investments</p> <p>12-6.3.1 Analyze the benefits of various investments options in the current economy.</p> <p>12-6.5.1 Analyze the rate of return on investments using time value of money and economic conditions as factors</p> <p>Economics</p> <p>E.6.6 Compare and contrast different types of financial investments. (E)</p>	<p>9-10.LS.10 Able to approach problems with reasoning and logic to hypothesize results.</p> <p>9-10.LS.11 Able to combine concepts in different ways to create new ideas and innovative solutions.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p> <p>11-12.LS.2 Apply effective speaking and listening to foster positive relationships and communicate key concepts</p> <p>11-12.SE.5 Recognize the importance of diverse perspectives within communication and seek understanding.</p> <p>11-12.SE.6 Find constructive solutions and work toward compromise.</p>	<p>Grades 9-10</p> <p>9-10.RN.2.1</p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.SL.1</p> <p>9-10.SL.2.1</p> <p>Grades 11-12</p> <p>11-12.RN.2.1</p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.SL.1</p> <p>11-12.SL.2.1</p>
<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>Financial Literacy</p> <p>12-1.1.2 Analyze ways financial responsibility is different for individuals with and without dependents.</p> <p>12-3.3.2 Demonstrate skill in basic financial tasks, including bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy.</p> <p>12-3.6.2 Develop a personal financial plan that shows allocation of income, spending, saving/ investing, and sharing/giving [over a year-long time span.]</p>	<p>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</p> <p>9-10.WE.5 Able to exercise flexibility in responding to change</p> <p>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</p>	<p>Grades 9-10</p> <p>9-10.RN.2.1</p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.W.4</p> <p>9-10.SL.1</p> <p>9-10.SL.2.1</p> <p>9-10.SL.3.1</p> <p>Grades 11-12</p> <p>11-12.RN.2.1</p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.W.4</p> <p>11-12.SL.1</p> <p>11-12.SL.2.1</p> <p>11-12.SL.3.1</p>

JA Finance Park Advanced

Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Employability Skills
Theme One: Employment and Income			
<p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics. Develop a plan for building entrepreneurial skills. 	<p>Financial Literacy</p> <p>12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p>
<p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. Develop a plan for preparing for job loss. Identify professional development and job retraining opportunities to help when job loss happens. 	<p>Financial Literacy</p> <p>12-3.4.1 Evaluate impact of external factors on spending decisions.</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>11-12.LS.9 Develop skills to assess career goals in terms of work conditions, benefits, and opportunities for advancement.</p>
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>NA</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p>

JA Finance Park Advanced

Extension Details	Extension Objectives	Social Studies Standards	Employability Skills
<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>Economics</p> <p>E.4.5 Determine whether different types of taxes (e.g., income tax, sales tax, and Federal Income Contributions Act [FICA] tax including Social Security and Medicare) are progressive, proportional, or regressive. (E)</p>	<p>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</p> <p>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</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>Financial Literacy</p> <p>12-3.6.3 Analyze a plan to secure funding for a financial goal.</p>	<p>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</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>NA</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p> <p>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</p> <p>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</p>

JA Finance Park Advanced

Extension Details	Extension Objectives	Social Studies Standards	Employability Skills
<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses 	<p>NA</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p> <p>11-12.SE.1 Show responsibility by acting in a professional, culturally responsive, and ethical manner.</p>
<p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. 	<p>Financial Literacy</p> <p>12-3.6.3 Analyze a plan to secure funding for a financial goal.</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>
<p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify a savings goal and plan. ▪ Contrast grants and scholarships with student loans. ▪ Explain the responsibilities associated with student loan debt. 	<p>Financial Literacy</p> <p>12-3.6.3 Analyze a plan to secure funding for a financial goal.</p>	<p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p>

JA Finance Park Advanced

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Theme Three: Financial Responsibility and Decision Making			
<p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare benefits of buying and leasing a car. ▪ Identify costs associated with buying and owning a car. ▪ Explain benefits of buying new and used cars. ▪ Analyze costs and features of several vehicles to identify the best car for one’s needs. 	<p>Financial Literacy</p> <p>12-3.4.1 Evaluate impact of external factors on spending decisions.</p>	<p>11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data</p>
<p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. 	<p>Financial Literacy</p> <p>12-1.4.1 Set measurable short-term, medium-term, and long-term financial goals.</p> <p>12-3.4.1 Evaluate impact of external factors on spending decisions.</p>	<p>9-10.M.1 Seek and participate in challenging learning activities related to career goals.</p>
<p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the effects of late or missed payments. ▪ Explain the effect of debts on a person’s net worth. ▪ Distinguish between good use and misuse of credit cards. 	<p>Financial Literacy</p> <p>12-1.4.2 Evaluate the results of financial decisions</p> <p>12-3.6.1 Analyze ways to modify spending practices to achieve financial goals</p> <p>12-4.1.2 Explain how grace periods, methods of calculating interest, and fees affect borrowing costs.</p> <p>12-4.2.2 Describe ways a negative credit report affect a consumer’s financial future and steps to take to improve it.</p> <p>12-4.3.2 Describe possible consequences of excessive debt.</p>	<p>9-10.LS.7 Predict outcomes to problems based on data and evidence.</p>

JA Finance Park Advanced

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<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. 	<p>Financial Literacy</p> <p>12-3.5.1 Demonstrate budgeting financial and other resources to make contributions to a charitable organization.</p>	<p>9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.</p>
<p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the steps for financial goal planning. ▪ Identify a financial goal and develop a plan to reach it. 	<p>Financial Literacy</p> <p>12-1.4.1 Set measurable short-term, medium-term, and long-term financial goals.</p> <p>12-3.6.1 Analyze ways to modify spending practices to achieve financial goals</p>	<p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain what taxes are used for. ▪ Recognize different types of taxes. ▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>Economics</p> <p>E.4.5 Determine whether different types of taxes (e.g., income tax, sales tax, and Federal Income Contributions Act [FICA] tax including Social Security and Medicare) are progressive, proportional, or regressive. (E)</p>	<p>NA</p>
<p>Theme Four: Planning and Money Management</p>			
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explore different payment types, and classify the pros and cons of using payment apps. ▪ Identify potential security issues with using payment apps. ▪ Analyze how to use a payment app to manage spending. 	<p>Financial Literacy</p> <p>12-3.3.1 Demonstrate skill in executing different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</p>	<p>NA</p>

JA Finance Park Advanced

Extension Details	Extension Objectives	Social Studies Standards	Employability Skills
<p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal 	<p>Financial Literacy</p> <p>12-3.1.1 Create a budget a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</p> <p>12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals</p>	<p>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</p>
<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency. Analyze how saving for an emergency fund can impact a monthly budget. 	<p>Financial Literacy</p> <p>12-3.6.1 Analyze ways to modify spending practices to achieve financial goals</p> <p>12-6.1.1 Compare saving strategies, including "pay yourself first," payroll deduction, and comparison shopping to spend less</p>	<p>11-12.M.2 Demonstrate ability to find alternate strategies to overcome barriers and mistakes when completing projects or activities.</p>
<p>Theme Five: Risk Management and Insurance</p>			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>Financial Literacy</p> <p>12-5.2.2 Compare the costs of auto insurance for the same vehicle, given two different deductibles and two different liability coverage limits.</p> <p>12-5.2.3 Analyze factors that can reduce or increase insurance costs.</p>	<p>NA</p>
<p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the expenses associated with taking out a mortgage. Differentiate among different types of mortgages. 	<p>Financial Literacy</p> <p>12-3.4.3 Compare the benefits and costs of owning a house versus renting a house.</p>	<p>NA</p>

JA Finance Park Advanced

Extension Details	Extension Objectives	Social Studies Standards	Employability Skills
Theme 6: Investing			
<p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. Identify factors that affect stocks and the stock market. List strategies for smart investing. 	<p>Financial Literacy</p> <p>12-6.4.1 Compare advantages and disadvantages of buying and selling investments through various channels, including financial advisors, investment clubs, and online brokers.</p> <p>Economics</p> <p>E.6.6 Compare and contrast different types of financial investments. (E)</p>	<p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p>
<p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the benefits of funding retirement early. Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>Financial Literacy</p> <p>12-6.2.1 Compare various investing strategies for their potential to build wealth.</p> <p>Economics</p> <p>E.6.6 Compare and contrast different types of financial investments. (E)</p>	<p>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</p>