

A Correlation: PENNSYLVANIA Academic Standards and Junior Achievement Capstone Programs



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Pennsylvania Academic Standards
Career Education and Work
Family and Consumer Sciences
Academic Standards for Personal Finance

Junior Achievement USA
12320 Oracle Blvd.
Ste 310
Colorado Springs, CO 80921
<https://jausa.ja.org>

Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Pennsylvania academic 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 and Personal Finance Standards	Career and Consumer Standards	English Language Arts	Math
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	<p>Civics- 5.1.6.D Explain the basic principles and ideals within documents and the roles played by the framers as found in significant documents</p> <p>Civics 5.1.6.E Summarize individual rights guaranteed by the PA Constitution and the U.S. Constitution.</p> <p>Civics 5.3.6.A Describe the responsibilities and powers of the three branches of government.</p>	<p>NA</p>	<p>Grade 4</p> <p>CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G CC.1.4.4.J</p> <p>Grade 5</p> <p>CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G CC.1.4.4.J</p> <p>Grade 6</p> <p>CC.1.2.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career and Consumer Standards	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>Civics- 5.1.6.A Explain the effect of the rule of law in protecting property rights, individual rights, and the common good.</p> <p>Civics 5.1.6.D Explain the basic principles and ideals within documents and the roles played by the framers as found in significant documents: Declaration of Independence United States Constitution Bill of Rights</p> <p>6.2.6.F. Explain the influence of private economic institutions on the local and state economy.</p> <p>6.5.6.E. Describe how people accumulate tangible and intangible assets.</p> <p>6.5.6.G. Identify the costs and benefits of saving.</p> <p>6.5.6.H. Explain the differences between interest rates for saving and borrowing.</p> <p>17.1.3-5.F Identify products and services provided by financial institutions.</p> <p>PF 17.3.3-5.A Explain factors that influence a person's spending decisions and the impact these has on how they prioritize their wants.</p> <p>PF 17.3.3-5.G Explain various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards).</p> <p>PF 17.4.3-5.B Describe a variety of savings goals and the factors that influence them.</p> <p>PF 17.4.3-5.C Identify reasons people deposit money to be saved in accounts at financial institutions and factors they might consider when selecting a financial institution.</p> <p>PF 17.6.3-5.D Describe how using a credit card is a form of borrowing.</p> <p>PF 17.6.3-5.E Explain why borrowers might be asked to repay more than they initially borrowed (e.g., interest, fees).</p>	<p>Career Education and Work</p> <p>13.3.3 D. Explain how money is used.</p> <p>Family and Consumer Sciences</p> <p>11.1.6.A Identify resources that can be used together for an individual to reach a goal.</p> <p>11.1.6.B Understanding the relationship among income, expenses, and saving allows us to manage our personal finances effectively.</p>	<p>Grade 4</p> <p>CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G CC.1.4.4.J</p> <p>Grade 5</p> <p>CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G CC.1.4.4.J</p> <p>Grade 6</p> <p>CC.1.2.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	<p>Grade 4</p> <p>CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5</p> <p>CC.2.1.5.B.1</p> <p>Grade 6</p> <p>CC.2.1.6.E.2</p>

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<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>Civics- 5.1.6.B Compare and contrast a direct democracy with a republican form of government.</p> <p>Civics 5.1.6.C Explain how the principles and ideals shape local, state, and national government: Liberty / Freedom Democracy Justice Equality</p> <p>Civics 5.2.6.A Compare and contrast rights and responsibilities of citizenship in the community, state, and nation</p> <p>Civics 5.2.6.B Explain how citizens resolve conflicts in society and government.</p> <p>Civics 5.3.6.B Define and compare the role and structure of local, state, and national governments.</p> <p>Civics 5.3.6.C Describe how local, state, and national governments provide services.</p> <p>Civics 5.3.6.I Explain what taxes are and why they are necessary.</p> <p>6.3.6.A. Examine government’s role in providing public goods and services.</p> <p>6.3.6.C. Explain the cost and benefits of taxation.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p> <p>PF 17.1.3-5.B Identify the opportunity cost of various financial decisions</p> <p>PF 17.3.3-5.A Explain factors that influence a person's spending decisions and the impact these have on how they prioritize their wants.</p> <p>PF 17.3.3-5.L Identify taxes applied to certain purchases.</p> <p>PF 17.3.3-5.M Identify reasons people participate in fundraising efforts and the causes they support.</p>	<p>Career Education and Work</p> <p>13.4.5.A Identify the risks and rewards of entrepreneurship.</p> <p>13.4.5.C Discuss the steps entrepreneurs take to bring their goods or services to market, such as, but not limited to marketing, production, research and development, and selection of goods and services</p> <p>Family and Consumer Sciences</p> <p>11.1.6.C Describe the ability to meet basic human needs through different types of purchases. ELO</p> <p>11.1.6.G Identify public and nonpublic services that are available to serve families within the community.</p>	<p>Grade 4 CC.1.4.4.J,L,W CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.4.5.J,L,W CC.1.5.5.A,B,G</p> <p>Grade 6 CC.1.2.6.A,B,E,F CC.1.4.6.J CC.1.5.6.A,C</p>	<p>Grade 4 CC.2.1.4.C.3 CC.2.4.4.A.2</p> <p>Grade 5 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.D.1</p>

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<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>Civics 5.2.6.B Explain how citizens resolve conflicts in society and government.</p> <p>Civics 5.2.6.C Describe the importance of political leadership and public service.</p> <p>Civics 5.2.6.D Explain why participation in government and civic life is important.</p> <p>Civics 5.3.6.D Identify leadership positions and their primary duties at the local, state, and national levels.</p> <p>Civics 5.3.6.E Describe the voting process, including registration, primaries, and general elections.</p> <p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>PF 17.2.3-5.A Describe how people receive income (e.g., work, gifts, renting property to others).</p> <p>PF 17.2.3-5.C Explain ways people improve their ability to earn income through education, training, and experience.</p> <p>PF17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment.</p>	<p>Career Education and Work</p> <p>13.1.5.A/B Describe the impact of individual and personal interest and abilities on career choices.</p> <p>13.1.5.C Relate the impact of change to both traditional and nontraditional careers.</p> <p>13.1.5.F Investigate people’s rationale for making career choices.</p> <p>13.1.5.H Connect personal interests and abilities and academic strengths to personal career options.</p> <p>13.2.5.B Identify and review resources available in researching job opportunities, such as, but not limited to, Internet, magazines, and newspapers.</p> <p>13.2.8.A. Identify effective speaking and listening skills used in a job interview.</p> <p>13.2.8.C Prepare a draft of career acquisition documents, such as, but not limited to resume and job application.</p> <p>13.2.8.E. Explain, in the career acquisition process, the importance of the essential workplace skills/knowledge...</p> <p>Family and Consumer Sciences</p> <p>11.1.6.E Explain the principles of child labor laws and the opportunity cost of working by evaluating the advantages and disadvantages of holding a job while a teenager.</p>	<p>Grade 4 CC.1.2.4.A CC.1.5.4.B,D CC.1.4.4.A,D,E,F,K CC.1.5.4.A,C,D,E</p> <p>Grade 5 CC.1.2.5.A CC.1.5.5.B,D CC.1.4.5.A,D,E,F,K CC.1.5.4.A,C,D,E</p> <p>Grade 6 CC.1.4.6.A,B,C,D,E CC.1.5.6.A,B,C,D</p>	<p>Grade 4 CC.2.4.4.A.2</p> <p>Grade 5 CC.2.4.5.A.2</p>

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Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career and Consumer Standards	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>6.5.5 F Describe the risks, costs, and rewards of starting a business.</p> <p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.3.6.C Describe taxes and deductions subtracted from gross pay.</p>	<p>Career Education and Work</p> <p>13.3.5.D Explain budgeting.</p> <p>13.4.8.A Compare and contrast entrepreneurship to traditional employment</p> <p>13.4.8.B. Evaluate how entrepreneurial character traits influence career opportunities.</p> <p>Family and Consumer Sciences</p> <p>11.1.6.A Justify the decision to use or not use resources based on scarcity.</p>	<p>Grade 4 CC.1.2.4.B,E CC.1.4.4.A,E,F,T CC.1.5.4.A,B,C,G</p> <p>Grade 5 CC.1.2.5.B,E CC.1.4.5.A,E,F,T CC.1.5.5.A,B,C,G</p> <p>Grade 6 CC.1.4.6.A,E,F,T CC.1.5.6.A,B,D,G</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.2 CC.2.2.4.A.4</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.2</p>

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Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career and Consumer Standards	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>6.3.6.A. Examine government’s role in providing public goods and services.</p> <p>6.5.6.E. Describe how people accumulate tangible and intangible assets.</p> <p>6.5.6.G. Identify the costs and benefits of saving.</p> <p>6.5.6.H. Explain the differences between interest rates for saving and borrowing.</p> <p>PF 17.1.3-5.A Describe reasons people set financial goals.</p>	<p>Career Education and Work</p> <p>13.2.5.C Compose and compare a business and a personal letter.</p> <p>13.2.5.E Apply to daily activities, the essential workplace skills, such as, but not limited to commitment, communication, dependability, health/safety, personal initiative, time management, team building, technical literacy, and technology.</p> <p>13.3.5.A Explain how student attitudes and work habits transfer from the home and school to the workplace.</p> <p>13.3.5.B Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>13.3.5.C Identify effective group interaction strategies, such as, but not limited to building consensus, communicating effectively, listening to others and establishing ground rules</p> <p>13.3.5 E. Develop a personal schedule based on activities and responsibilities at both home and school.</p> <p>Family and Consumer Sciences</p> <p>11.1.6.D Compare and contrast features, prices, product information, and performance of consumer goods.</p>	<p>Grade 4 CC.1.4.4.G,H,I,J,K, L CC.1.4.4.W CC.1.5.4.A,B,C,D</p> <p>Grade 5 CC.1.4.5.G,H,I,J,K, L CC.1.4.5.W CC.1.5.5.A,B,C,D</p> <p>Grade 6 CC.1.4.6.G,H,I,J,K, L CC.1.5.6.A,B,C,D</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2</p>

JA BizTown Adventures

Session Details	Social Studies and Personal Finance	Career Education and Work	English Language Arts	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>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p> <p>PF 17.2.3-5.A Describe how people receive income (e.g., work, gifts, renting property to others).</p> <p>PF 17.3.3-5.A Explain factors that influence a person's spending decisions and the impact these has on how they prioritize their wants.</p> <p>PF 17.2.3-5.C Explain ways people improve their ability to earn income through education, training, and experience.</p>	<p>Career Education and Work</p> <p>13.1.5.A/B Describe the impact of individual and personal interest and abilities on career choices</p>	<p>Grade 4 CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p>Grade 5 CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p>Grade 6 CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C</p>	<p>4.oa.1 4.nbt.4</p> <p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.2</p>
<p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use knowledge of skills and interests to select a company Deduct taxes to calculate net pay Determine price of items to make a profit using a formula Compare costs to make budget decisions Read terms and conditions to compare offers Evaluate proposals as part of a decision-making process 	<p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p> <p>PF 17.3.3-5.A Explain factors that influence a person's spending decisions and the impact these has on how they prioritize their wants.</p>	<p>Career Education and Work</p> <p>13.1.5.A/B Describe the impact of individual and personal interest and abilities on career choices</p>	<p>Grade 4 CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p>Grade 5 CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p>Grade 6 CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.2</p>

JA BizTown Adventures

Session Details	Social Studies and Personal Finance	Career Education and Work	English Language Arts	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>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p> <p>PF 17.3.3-5.A Explain factors that influence a person's spending decisions and the impact these has on how they prioritize their wants.</p>	<p>Career Education and Work</p> <p>13.1.5.A/B Describe the impact of individual and personal interest and abilities on career choices</p>	<p>Grade 4 CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p>Grade 5 CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p>Grade 6 CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.2</p>
<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service 	<p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p> <p>PF 17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment.</p> <p>PF 17.3.3-5.A Explain factors that influence a person's spending decisions and the impact these has on how they prioritize their wants.</p>	<p>Career Education and Work</p> <p>13.1.5.A/B Describe the impact of individual and personal interest and abilities on career choices</p>	<p>Grade 4 CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p>Grade 5 CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p>Grade 6 CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C 6</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.25</p>

JA BizTown Adventures

Session Details	Social Studies and Personal Finance	Career Education and Work	English Language Arts	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>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p> <p>PF 17.3.3-5.A Explain factors that influence a person's spending decisions and the impact these has on how they prioritize their wants.</p> <p>PF 17.3.3-5.C Provide examples of household spending and sources of income.</p> <p>PF 17.3.3-5.D Construct a simple budget (e.g., for a family, individual, or school event).</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Create a personal spending plan.</p> <p>11.1.6.D Compare and contrast features, prices, product information, and performance of consumer goods.</p>	<p>Grade 4 CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p>Grade 5 CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p>Grade 6 CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.2</p>

JA BizTown Adventures

Session Details	Social Studies and Personal Finance	Career Education and Work	English Language Arts	Common Core Math
<p>Improving the JA BizTown Community Adventure</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Make decisions based on their understanding of personal freedoms ▪ Determine appropriate allocation of tax funds ▪ Create policy based on public safety ▪ Base voting decisions on candidate policies and promises. 	<p>Civics 5.2.6.B Explain how citizens resolve conflicts in society and government.</p> <p>Civics 5.2.6.C Describe the importance of political leadership and public service.</p>	<p>13.1.5.A Describe the impact of individual interests and abilities on career choices.</p> <p>13.1.5.B Describe the impact of personal interest and abilities on career choices.</p>	<p>Grade 4 CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p>Grade 5 CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p>Grade 6 CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C</p>	<p>NA</p>

JA Finance Park

Unit Description	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core ELA and 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>Grade 6</p> <p>5.3.6.C. Describe how local, state, and national governments provide services.</p> <p>5.3.6.I. Explain what taxes are and why they are necessary.</p> <p>6.3.6.A. Examine government’s role in providing public goods and services. ELO</p> <p>6.3.6.C. Explain the cost and benefits of taxation.</p> <p>Grade 7</p> <p>5.3.7.C. Describe how local, state, and national governments provide services.</p> <p>5.3.7.I. Identify types of local, state, and national taxes.</p> <p>6.3.7.C. Explain the cost and benefits of taxation.</p> <p>6.5.7.A. Describe how people are compensated for their production of goods and services.</p> <p>Grade 8</p> <p>5.3.8.C. Describe how local, state, and national governments provide services.</p> <p>5.3.8.I. Describe various types of projects and services provided through local, state, and national taxes.</p> <p>6.3.8.A. Assess the value of public goods and services.</p> <p>6.3.8.C. Compare and contrast the effects of different taxation policies.</p> <p>6.5.8.A. Examine the compensation of workers who produce different goods and provide different services.</p> <p>6.5.8.F. Explain the role of entrepreneurship across the nation.</p>	<p>Career, Education and Work</p> <p>13.1.8.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.8.B. Relate careers to personal interests, abilities and aptitudes.</p> <p>13.1.8.C. Explain how both traditional and nontraditional careers offer or hinder career opportunities. ELO</p> <p>13.1.8.E. Analyze the economic factors that impact employment</p> <p>13.1.8.G. Create an individualized career plan including, career portfolio, career goals, pathway opportunities, individual interests, and training and education requirement and financing ELO</p> <p>13.2.8.E. Explain, in the career acquisition process, the importance of the essential workplace skills/knowledge...</p> <p>13.4.8.A. Compare and contrast entrepreneurship to traditional employment...</p> <p>Personal Finance</p> <p>PF 17.1.6-8.C Analyze how people differ in their attitudes toward money.</p> <p>PF 17.1.6-8.I Describe information people document and track for their personal finances.</p> <p>PF 17.2.6-8.A Compare compensation methods, including hourly wage, salary, [commission, tips, and piecework.]</p> <p>PF 17.2.6-8.C Analyze connections between the amount individuals might earn in various careers and the education or training that is required.</p> <p>PF 17.2.6-8.G Compare various forms of self-employment.</p> <p>PF 17.2.6-8.H Interpret a pay statement and explain the relationship between gross pay, net pay, and payroll deductions.</p>	<p>ELA</p> <p>Grade 7 CC.1.2.7.A,J,K CC.1.5.7.A,C,D</p> <p>Grade 8 CC.1.2.8.A,J,,K CC.1.5.8.A,C,D</p> <p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.5.9-10.A,C,D</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.5.11-12.A,C,D</p> <p>Math</p> <p>Grade 6 CC.2.1.6.E.2 CC.2.1.6.E.4</p> <p>Grade 7 CC.2.1.7.E.1 CC.2.2.7.B.3</p> <p>Grades 9–12 CC.2.1.HS.F.2</p>

JA Finance Park

Unit Description	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core ELA and 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>Grade 6</p> <p>6.1.6.C. Define opportunity cost and describe the opportunity cost of personal choice.</p> <p>6.2.6.F. Explain the influence of private economic institutions on the local and state economy.</p> <p>6.5.6.E. Describe how people accumulate tangible and intangible assets.</p> <p>6.5.6.G. Identify the costs and benefits of saving.</p> <p>6.5.6.H. Explain the differences between interest rates for saving and borrowing.</p> <p>Grade 7</p> <p>6.5.7.E. Describe how people accumulate tangible and financial assets through income, saving, and financial investment.</p> <p>6.5.7.H. Identify the effect of higher and lower interest rates.</p> <p>Grade 8</p> <p>6.2.8.F. Analyze the functions of private economic institutions in the national economy.</p> <p>6.5.8.G. Identify the costs and benefits of various financial tools available to savers.</p> <p>6.5.8.H. Identify the effect of higher and lower interest rates.</p>	<p>Personal Finance</p> <p>17.1.6-8.A Compare short-, intermediate-, and long-term financial goals.</p> <p>17.1.6-8.C Analyze how people differ in their attitudes toward money.</p> <p>17.3.6-8.C Compare ways people organize and track their spending and income.</p> <p>17.4.6-8.B Describe the process of creating, implementing, and adapting a personal savings plan.</p> <p>17.4.6-8.C Use different methods and tools to calculate the growth in savings given various scenarios</p> <p>17.4.6-8.D Describe similarities and differences between saving and investing.</p> <p>17.4.6-8.F Identify factors influencing investment planning</p> <p>17.4.6-8.G Describe how people make money through investing (e.g., buying low and selling high, earning dividends, buy and hold).</p> <p>17.4.6-8.J Assess the impact of values and attitudes, including tolerance for risk, on saving and investing decisions.</p> <p>17.5.6-8.A Provide examples of financial risks people face.</p> <p>17.5.6-8.B Describe how people manage the risk of financial loss through risk avoidance, reduction, retention, and transfer.</p> <p>17.5.6-8.C Compare various types of insurance and what is typically covered by each.</p> <p>17.5.6-8.H Describe strategies people can use to protect their personally identifiable information.</p>	<p>Grade 6 CC.1.2.6.A,J,K CC.1.4.6.A,B,F CC.1.5.6.A,C,D</p> <p>Grade 7 CC.1.2.7.A,J,K CC.1.4.7.A,F CC.1.5.7.A,C,D</p> <p>Grade 8 CC.1.2.8.A,J,K CC.1.4.8.A,F CC.1.5.8.A,C,D</p> <p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,F CC.1.5.9-10.A,C,D</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.4.11-12.A,B,F CC.1.5.11-12.A,C,D</p> <p>Math</p> <p>Grade 6 CC.2.1.6.D.1 CC.2.1.6.E.2</p> <p>Grade 7 CC.2.1.7.D.1</p>

JA Finance Park

Unit Description	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core ELA and 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>Grade 6</p> <p>6.2.6.F. Explain the influence of private economic institutions on the local and state economy.</p> <p>6.5.6.H. Explain the differences between interest rates for saving and borrowing.</p> <p>Grade 7</p> <p>6.2.7.F. Explain the influence of private economic institutions on the local and state economy.</p> <p>6.5.7.H. Identify the effect of higher and lower interest rates.</p> <p>Grade 8</p> <p>6.5.8.H. Identify the effect of higher and lower interest rates.</p>	<p>Personal Finance</p> <p>17.3.6-8.C Compare ways people organize and track their spending and income.</p> <p>17.3.6-8.G Describe the advantages and disadvantages of using various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards, mobile payments).</p> <p>17.6.6-8.A Explain how credit is established and tracked over time for an individual.</p> <p>17.6.6-8.C Discuss various forms of credit and their uses (e.g., credit cards, home loans, auto loans, student loans).</p> <p>17.6.6-8.D Summarize the differences between credit cards and debit cards.</p> <p>17.6.6-8.E Analyze factors that influence the total cost of paying with credit, including interest rates, fees, repayment period, and source of credit.</p> <p>17.6.6-8.F Explain why potential borrowers could reach different conclusions about the use of credit, including how much debt constitutes overborrowing.</p> <p>17.6.6-8.G Explain why lenders must provide borrowers with certain information</p>	<p>Grade 6</p> <p>CC.1.2.6.A,J,K CC.1.4.6.A,B,F CC.1.5.6.A,C,D</p> <p>Grade 7</p> <p>CC.1.2.7.A,J,K CC.1.4.7.A,F CC.1.5.7.A,C,D</p> <p>Grade 8</p> <p>CC.1.2.8.A,J,K CC.1.4.8.A,F CC.1.5.8.A,C,D</p> <p>Grade 9-10</p> <p>CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,F CC.1.5.9-10.A,C,D</p> <p>Grade 11-12</p> <p>CC.1.2.11-12.A,J,K CC.1.4.11-12.A,B,F CC.1.5.11-12.A,C,D</p>

JA Finance Park

Unit Description	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core ELA and 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>Grade 6</p> <p>6.1.6.A. Explain how limited resources and unlimited wants cause scarcity.</p> <p>6.1.6.C. Define opportunity cost and describe the opportunity cost of personal choice.</p> <p>6.5.6.E. Describe how people accumulate tangible and intangible assets.</p> <p>6.5.6.G. Identify the costs and benefits of saving.</p> <p>Grade 7</p> <p>6.1.7.A. Explain how limited resources and unlimited wants cause scarcity.</p> <p>6.1.7.B.1. Compare decisions made because of limited resources and unlimited wants.</p> <p>6.1.7.C. Define opportunity cost and describe the opportunity cost of personal choice.</p> <p>6.5.7.E. Describe how people accumulate tangible and financial assets through income, saving, and financial investment.</p> <p>Grade 8</p> <p>6.1.8.A. Explain how limited resources and unlimited wants cause scarcity.</p> <p>6.1.8.B.1. Compare decisions made because of limited resources and unlimited wants.</p>	<p>Career, Education and Work</p> <p>13.3.8.E. Identify and apply time management strategies as they relate to both personal and work situations.</p> <p>13.3.8.D. Analyze budgets and pay statements, such as, but not limited to: Charitable contributions, expenses, gross pay, net pay, other income, savings, taxes</p> <p>Personal Finance</p> <p>17.1.6-8.A Compare short-, intermediate-, and long-term financial goals.</p> <p>17.1.6-8.C Analyze how people differ in their attitudes toward money.</p> <p>17.3.6-8.A Demonstrate making an informed purchase decision by evaluating price, product claims, and information from a variety of sources.</p> <p>17.3.6-8.C Compare ways people organize and track their spending and income.</p> <p>17.3.6-8.D Explain the components of a personal budget (e.g., income, expenses, planned savings) and how budgeting can help people achieve their financial goals.</p>	<p>Grade 6 CC.1.2.6.A,J,K CC.1.5.6.A,C,D</p> <p>Grade 7 CC.1.2.7.A,J,K CC.1.5.7.A,C,D</p> <p>Grade 8 CC.1.2.8.A,J,K CC.1.5.8.A,C,D</p> <p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.5.9-10.A,C,D</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.5.11-12.A,C,D</p> <p>Math</p> <p>Grade 6 CC.2.1.6.D.1 CC.2.1.6.E.2</p> <p>Grade 7 CC.2.1.7.D.1</p>

JA Finance Park

Unit Description	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core ELA and 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>Grade 6</p> <p>6.5.6.E. Describe how people accumulate tangible and intangible assets.</p> <p>6.5.6.G. Identify the costs and benefits of saving.</p> <p>6.5.6.H. Explain the differences between interest rates for saving and borrowing.</p> <p>Grade 7</p> <p>6.5.7.E. Describe how people accumulate tangible and financial assets through income, saving, and financial investment.</p> <p>Grade 8</p> <p>6.5.8.A. Examine the compensation of workers who produce different goods and provide different services.</p> <p>6.5.8.F. Explain the role of entrepreneurship across the nation.</p> <p>6.5.8.H. Identify the effect of higher and lower interest rates.</p>	<p>Career, Education and Work</p> <p>13.3.8.A. Determine attitudes and work habits that support career retention and advancement.</p> <p>13.3.8.D. Analyze budgets and pay statements, such as, but not limited to: expenses, gross pay, net pay, other income, savings, and taxes.</p> <p>13.3.8.E. Identify and apply time management strategies as they relate to both personal and work situations.</p> <p>Personal Finance</p> <p>17.1.6-8.A Compare short-, intermediate-, and long-term financial goals.</p> <p>17.1.6-8.C Analyze how people differ in their attitudes toward money.</p> <p>17.3.6-8.A Demonstrate making an informed purchase decision by evaluating price, product claims, and information from a variety of sources.</p> <p>17.3.6-8.C Compare ways people organize and track their spending and income.</p> <p>17.3.6-8.D Explain the components of a personal budget (e.g., income, expenses, planned savings) and how budgeting can help people achieve their financial goals.</p>	<p>Grade 6 CC.1.2.6.A,B,F,G CC.1.2.6.J,K CC.1.4.6.A,B,C,F CC.1.5.6.A,C,G</p> <p>Grade 7 CC.1.2.7.A,B,F,G CC.1.2.7.J,K CC.1.4.7.A,B,C,F CC.1.5.7.A,C,G</p> <p>Grade 8 CC.1.2.8.A,J,,K CC.1.4.8.A,B,C,F CC.1.5.8.A,C,G</p> <p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,C,F CC.1.5.9-10.A,C,G</p> <p>Grade 11-12 CC.1.2.11-12.A,F CC.1.2.11-12.G,J,K CC.1.4.11-12.A,B CC.1.4.11-12.C,F CC.1.5.11-12.A,C,G</p> <p>Math</p> <p>Grade 6 CC.2.1.6.D.1 CC.2.1.6.E.2</p> <p>Grade 7 CC.2.1.7.D.1</p> <p>Grades 9–12 CC.2.1.HS.F.2</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania 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>5.3.9.I./5.3.C.I Explain various types of taxes and their purposes.</p> <p>5.3.12.I. Evaluate tax policies of various states and countries.</p> <p>6.3.9.C Compare and contrast the taxations policies of the local, state, and national governments.</p> <p>6.5.9.A. Define wages and explain how wages are determined in terms of supply and demand.</p>	<p>Career, Education and Work</p> <p>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.11. B Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.</p> <p>13.1.11.E. Justify the selection of a career.</p> <p>13.1.11.G Assess the implementation of the individualized career plan through the ongoing development of the career portfolio.</p> <p>13.2.8.E. Explain, in the career acquisition process, the importance of the essential workplace skills/knowledge...</p> <p>13.4.8.A. Compare and contrast entrepreneurship to traditional employment...</p> <p>Personal Finance</p> <p>17.2.9-12.A Explain various types of income</p> <p>17.2.9-12.C Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.</p> <p>17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.</p> <p>17.2.9-12.G Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.</p> <p>17.2.9-12.H Calculate the impact of taxes and payroll deductions on income.</p>	<p>Grades 9-10</p> <p>CC.1.2.9-10.A,B CC.1.2.9-10.G,J,K CC.1.5.9-10.A,B CC.1.5.9-10,C,D,G</p> <p>Grades 11-12</p> <p>CC.1.2.11-12.A,B CC.1.2.11-12.G,J,K CC.1.5.11-12.A,B CC.1.5.11-12.C,D,G</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core 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>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.1.9.D. Explain how incentives cause people to change their behavior in predictable ways.</p> <p>6.5.9.D. Analyze how risks influence business decision-making.</p> <p>6.5.9.G. Compare and contrast the various financial tools available to savers.</p> <p>6.5.9.H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p> <p>6.5.12.G. Analyze the risks and returns of various investments.</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p> <p>6.2.12.F. Evaluate the impact of private economic institutions on the individual, the national and the [international] economy.</p>	<p>Personal Finance</p> <p>17.4.9-12.B Develop a savings plan for accomplishing personal short- and long-term financial goals.</p> <p>17.4.9-12.C Compare the features of various savings vehicles (e.g., savings accounts, certificates of deposit, money market accounts) and the interest rates offered by several institutions.</p> <p>17.4.6-8.D Describe similarities and differences between saving and investing.</p> <p>17.4.9-12.D Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes.</p> <p>17.4.9-12.F Describe factors to consider when selecting sources of investment advice and trading methods</p> <p>17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes.</p> <p>17.5.9-12.A Evaluate a person's potential for financial risk</p> <p>17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario.</p> <p>17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices.</p>	<p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,F CC.1.4.9-10.M,N CC.1.5.9-10.A,C,D</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.4.11-12.A,B,F CC.1.4.11-12.M,N CC.1.5.11-12.A,C,D</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania 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>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.2.9.F Analyze the functions of private economic institutions in the national economy.</p> <p>6.5.9.H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p>	<p>Personal Finance</p> <p>17.6.9-12.A Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral).</p> <p>17.6.9-12.B Describe how credit reports and scores are determined, used, and improved.</p> <p>17.6.9-12.C Compare various forms of credit and how each is used (e.g., secured and unsecured loans, installment and revolving credit, service credit).</p> <p>17.6.9-12.E Calculate the total cost of credit given a variety of situations</p>	<p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,F CC.1.5.9-10.A,C CC.1.5.9-10.,D,G</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.4.11-12.A,B,F CC.1.5.11-12.A,C, CC.1.5.11-12.D,G</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>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.5.9.A. Define wages and explain how wages are determined in terms of supply and demand.</p> <p>6.1.12.A. Predict the long-term consequences of decisions made because of scarcity.</p> <p>13.3.11.D. Develop a personal budget based on career choice, such as, but not limited to: fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.</p> <p>6.1.C.A Predict the long-term consequences of decisions made because of scarcity.</p> <p>6.1.12.A Predict the long-term consequences of decisions made because of scarcity.</p> <p>11.1.12.C Evaluate the impact of internal and external influences on purchasing decisions.</p>	<p>13.3.8.D. Analyze budgets and pay statements...</p> <p>13.3.8.E. Identify and apply time management strategies as they relate to both personal and work situations.</p> <p>D. Analyze budgets and pay statements, such as, but not limited to: Charitable contributions, expenses, gross pay, net pay, other income, savings, and taxes</p> <p>Personal Finance</p> <p>17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider.</p> <p>17.3.9-12.B Compare ways people can lower the price they pay for goods and services.</p> <p>17.3.9-12.C Develop a personal approach to keeping track of income and spending.</p> <p>17.3.9-12.D Evaluate various budgeting approaches.</p> <p>17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.</p>	<p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.5.9-10.A,C,D</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.5.11-12.A,C,D</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania 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>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>13.2.11.C. Develop and assemble, for career portfolio placement, career acquisition documents, such as, but not limited to: job application, letter of appreciation following an interview, letter of introduction, resume</p>	<p>13.1.11.G Assess the implementation of the individualized career plan through the ongoing development of the career portfolio. ELO</p> <p>13.2.11.D. Analyze, revise, and apply an individualized career portfolio to chosen career path.</p> <p>13.3.11.D. Develop a personal budget based on career choice, such as, but not limited to: fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.</p> <p>13.2.11.E Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge...</p> <p>Personal Finance</p> <p>17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.</p> <p>17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>17.1.9-12.B Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.</p> <p>17.1.9-12.C Analyze the impact of various factors on a person's financial mindset and decisions.</p> <p>17.1.9-12.D Evaluate strategies for dealing with behavioral biases and other obstacles to managing personal finances.</p>	<p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,C,F CC.1.5.9-10.A,C,G</p> <p>Grade 11-12 CC.1.2.11-12.A,F, CC.1.2.11-12.G,J,K CC.1.4.11-12.A,B, CC.1.4.11-12.C,F CC.1.5.11-12.A,C,G</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core ELA
<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>NA</p>	<p>Career, Education and Work</p> <p>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.11.B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals.</p> <p>13.1.11.E. Justify the selection of a career.</p> <p>13.2.11.B. Apply research skills in searching for a job.</p> <p>Personal Finance</p> <p>17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p>	<p>Reading</p> <p>Informational Text</p> <p>CC.1.2.9–12.B</p> <p>CC.1.2.9–12.E</p> <p>CC.1.2.9–12.G</p> <p>CC.1.2.9–12.J,K</p> <p>Writing</p> <p>CC.1.4.9–12.A</p> <p>CC.1.4.9–12.F</p> <p>CC.1.4.9–12U,V,W</p> <p>Speaking and Listening</p> <p>CC.1.5. 9–12.A</p> <p>CC.1.5. 9–12.C</p> <p>CC.1.5. 9–12.D</p> <p>CC.1.5. 9–12.F</p> <p>CC.1.5. 9–12.E</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>6.5.9.A. Define wages and explain how wages are determined in terms of supply and demand.</p> <p>6.5.12.A. Analyze the factors influencing wages.</p> <p>11.1.12.E Analyze and calculate net pay.</p>	<p>Personal Finance</p> <p>17.2.9-12.A Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs).</p> <p>17.2.9-12.H Calculate the impact of taxes and payroll deductions on income.</p>	<p>Reading</p> <p>Informational Text</p> <p>CC.1.2. 9–12.B</p> <p>CC.1.2.9–12.J,K</p> <p>Speaking and Listening</p> <p>CC.1.5. 9–12.A</p> <p>CC.1.5. 9–12.C</p> <p>CC.1.5. 9–12.D</p> <p>CC.1.5. 9–12.F</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core ELA
<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>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.1.12.C. Analyze the opportunity cost of decisions made by individuals, businesses, communities, and nations</p> <p>6.5.12.A Analyze the factors influencing wages.</p>	<p>Career, Education and Work</p> <p>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.11.B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals</p> <p>13.1.11.E. Justify the selection of a career.</p> <p>13.1.11.F. Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to: Associate degree, Baccalaureate degree, certificate/licensure, immediate employment, industry and military training...</p> <p>13.2.11.B. Apply research skills in searching for a job.</p> <p>Personal Finance</p> <p>17.2.9-12.C Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.</p> <p>17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.G CC.1.2.9–12.J,K</p> <p>Writing CC.1.4. 9–12.F CC.1.4. 9–12.U,V,W</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C CC.1.5. 9–12.D CC.1.5. 9–12.F CC.1.5.9–12.E</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core ELA
<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>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.1.12.C. Analyze the opportunity cost of decisions made by individuals, businesses, communities, and nations.</p> <p>11.1.12.C Evaluate the impact of internal and external influences on purchasing decisions.</p>	<p>Personal Finance</p> <p>17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>17.1.9-12.B Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.</p> <p>17.1.9-12.C Analyze the impact of various factors on a person's financial mindset and decisions.</p> <p>17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.J,K CC.1.4. 9–12.F</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C CC.1.5. 9–12.F</p>
<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize some of the reasons why people might spend more than they earn. Identify and use parts of a budget. List the long-term effects of overspending. 	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision</p> <p>6.5.9.G Compare and contrast the various financial tools available to savers.</p>	<p>Career, Education and Work</p> <p>13.3.11.D. Develop a personal budget based on career choice, such as, but not limited to: fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.</p> <p>Personal Finance</p> <p>17.3.9-12.D Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).</p> <p>17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.</p> <p>17.3.9-12.F Identify methods for adjusting a budget for unexpected expenses or loss of income.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.J,K</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core ELA
<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>6.5.9.D. Analyze how risks influence business decision-making.</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p>	<p>Personal Finance</p> <p>17.5.9-12.A Evaluate a person's potential for financial risk.</p> <p>17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario.</p> <p>17.5.9-12.C Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified.</p> <p>17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices.</p> <p>17.5.9-12.E Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing claims.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.E CC.1.2.9–12.G CC.1.2.9–12.J,K</p> <p>Writing CC.1.4.9–12.A CC.1.4.9–12.F CC.1.4.9–12.U CC.1.4. 9–12 U,V,W</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C CC.1.5. 9–12.D CC.1.5. 9–12.F</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>6.1.9.D. Explain how incentives cause people to change their behavior in predictable ways.</p> <p>6.5.9.G. Compare and contrast the various financial tools available to savers.</p> <p>6.5.12.G. Analyze the risks and returns of various investments</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p> <p>6.2.12.F. Evaluate the impact of private economic institutions on the individual, the national and the [international] economy.</p>	<p>Personal Finance</p> <p>17.4.9-12.C Compare the features of various savings vehicles and the interest rates offered by several institutions.</p> <p>17.4.9-12.D Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes.</p> <p>17.4.9-12.E Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each.</p> <p>17.4.9-12.H Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.J,K</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C CC.1.5. 9–12.F</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career and Personal Finance Standards	Pennsylvania Core ELA
<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>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.1.12.A. Predict the long-term consequences of decisions made because of scarcity.</p>	<p>Career, Education and Work</p> <p>13.3.11.D. Develop a personal budget based on career choice, such as, but not limited to: fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.</p> <p>Personal Finance</p> <p>17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider.</p> <p>17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time.</p> <p>17.3.9-12.M Justify a decision to participate in or forgo a fundraising effort based on the organization and cause.</p> <p>17.4.9-12.H Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.J,K</p> <p>Writing CC.1.4.9–12.A CC.1.4.9–12.F CC.1.4.9–12.T CC.1.4.9–12.U</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5.9–12.C CC.1.5.9–12.D CC.1.5.9–12.F CC.1.5.9–12.E</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work and Personal Finance
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>6.5.12.F. Assess the impact of entrepreneurs on the economy.</p>	<p>13.4.11.A. Analyze entrepreneurship as it relates to personal career goals and corporate opportunities.</p> <p>13.4.11.B. Analyze entrepreneurship as it relates to personal character traits.</p> <p>Personal Finance</p> <p>17.2.9-12.G Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.</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>NA</p>	<p>13.1.11.C. Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.</p> <p>13.3.11.G. Evaluate the impact of lifelong learning on career retention and advancement.</p> <p>13.3.11.F Evaluate strategies for career retention and advancement in response to the changing global workplace.</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>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.2.11.E Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge...</p> <p>13.3.11.A Evaluate personal attitudes and work habits that support career retention and advancement.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work and Personal Finance
<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>5.3.9.I. Explain various types of taxes and their purposes.</p> <p>11.1.12.E Explain the purposes of tax-related forms and complete samples.</p>	<p>Personal Finance</p> <p>17.2.9-12.I Complete various federal, state, and local tax forms.</p>
<p>Theme Two: Employment and Education</p>			
<p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. 	<p>NA</p>	<p>Personal Finance</p> <p>17.2.9-12.I Complete various federal, state, and local tax forms.</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>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.11.A Analyze a career goal and develop a timetable for achieving it.</p> <p>Personal Finance</p> <p>17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work and Personal Finance
<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>6.1.9.D. Explain how incentives cause people to change their behavior in predictable ways.</p>	<p>Personal Finance</p> <p>17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>17.1.9-12.D Evaluate strategies for dealing with behavioral biases and other obstacles to managing personal finances.</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>NA</p>	<p>Personal Finance</p> <p>17.2.9-12.C Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.</p> <p>17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.</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>6.1.9.A. Analyze how choices are made because of scarcity.</p>	<p>Personal Finance</p> <p>17.1.9-12.B Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.</p> <p>17.2.9-12.C Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.</p> <p>17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.</p> <p>17.6.9-12.D Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work and Personal Finance
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>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p>	<p>Personal Finance</p> <p>17.3.9-12.B Compare ways people can lower the price they pay for goods and services.</p> <p>17.3.9-12.K Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use).</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>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.5.12.A. Analyze the factors influencing wages.</p> <p>13.2.11.B. Apply research skills in searching for a job</p> <p>6.3.9.C Compare and contrast the taxations policies of the local, state, and national governments.</p> <p>6.5.W.E Compare distribution of wealth across nations.</p> <p>6.5.12.E Analyze the factors influencing wages.</p>	<p>13.3.11.D Hypothesize the future income needed to maintain a desired standard of living.</p> <p>Personal Finance</p> <p>17.3.9-12.B Compare ways people can lower the price they pay for goods and services.</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>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>11.1.9.B Develop a logical argument for using a specific credit product to make a purchase.</p>	<p>Personal Finance</p> <p>17.1.9-12.B Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.</p> <p>17.6.9-12.E Calculate the total cost of credit given a variety of situations (e.g., making minimum payments, paying fees, using alternative financial service providers).</p> <p>17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance.</p>

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<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. 	<p>NA</p>	<p>Personal Finance</p> <p>17.3.9-12.M Justify a decision to participate in or forgo a fundraising effort based on the organization and cause.</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>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p>	<p>Personal Finance</p> <p>17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>17.1.9-12.B Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain what taxes are used for. ▪ Recognize different types of taxes. ▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p>	<p>Personal Finance</p> <p>17.3.9-12.L Analyze the impact of paying sales, excise, and property taxes on financial decisions.</p>

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Theme Four: Planning and Money Management			
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explore different payment types, and classify the pros and cons of using payment apps. Identify potential security issues with using payment apps. Analyze how to use a payment app to manage spending. 	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.5.12.A. Analyze the factors influencing wages.</p> <p>13.2.11.B. Apply research skills in searching for a job</p> <p>6.3.9.C Compare and contrast the taxations policies of the local, state, and national governments.</p> <p>6.5.W.E Compare distribution of wealth across nations.</p> <p>6.5.12.E Analyze the factors influencing wages.</p>	<p>Personal Finance</p> <p>17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider.</p> <p>17.3.9-12.G Compare the effects of using various payment methods when making purchases.</p> <p>17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time.</p> <p>17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending.</p>
<p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal 	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>13.3.11.D. Develop a personal budget based on career choice, such as, but not limited to: fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.</p>	<p>Personal Finance</p> <p>17.3.9-12.C Develop a personal approach to keeping track of income and spending.</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>6.1.9.A. Analyze how choices are made because of scarcity</p>	<p>Personal Finance</p> <p>17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.</p> <p>17.3.9-12.F Identify methods for adjusting a budget for unexpected expenses or loss of income.</p>

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Theme Five: Risk Management and Insurance			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. 	NA	<p>Personal Finance</p> <p>17.5.9-12.A Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).</p> <p>17.5.9-12.C Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified.</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. 	NA	<p>Personal Finance</p> <p>17.3.9-12.J Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease.</p>
Theme 6: Investing			
<p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. Identify factors that affect stocks and the stock market. List strategies for smart investing. 	6.5.12.G. Analyze the risks and returns of various investments.	<p>Personal Finance</p> <p>17.4.9-12.E Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each.</p> <p>17.4.9-12.F Describe factors to consider when selecting sources of investment advice and trading methods</p>

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Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work and Personal Finance
<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>6.5.12.G. Analyze the risks and returns of various investments.</p> <p>6.5.9.H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p> <p>6.2.12.F. Evaluate the impact of private economic institutions on the individual, the national and the [international] economy.</p>	<p>Personal Finance</p> <p>17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>17.2.9-12.B Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs.</p> <p>17.4.9-12.H Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.</p> <p>17.4.9-12.I Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement accounts, and accounts available to people who are self-employed.</p>