

A Correlation: Pennsylvania Academic Standards and Junior Achievement Capstone Programs



Updated October 2025

[PA Academic Standards for Family and Consumer Sciences](#)

[PA Academic Standards for Family and Personal Finance](#)

[PA Career Education and Work](#)

[Pennsylvania Economics](#)

[Pennsylvania English Language Arts](#)

[Pennsylvania Mathematics](#)

[Pennsylvania Social Studies](#)

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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 Pennsylvania Social Studies Standards, the standards for Family and Consumer Sciences, Career Education and Work, the 2024 Personal Finance Standards, as well as Pennsylvania standards in English/ Language Arts and Mathematics. 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, investments, 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. 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. *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, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
Unit 1: Financial Literacy				
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	<p>Reading in History and Social Studies</p> <p>Grades 6-8</p> <p>CC.8.5.6-8.B. Determine the central ideas or information of a primary or secondary source; provide an accurate summary of the source distinct from prior knowledge or opinions.</p> <p>CC.8.5.6-8.D. Determine the meaning of words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.</p> <p>CC.8.5.6-8.J By the end of grade 8, read and comprehend history/social studies texts in the grades 6-8 text complexity band independently and proficiently</p> <p>Civics & Government</p> <p>5.1.5.C. Describe the principles and ideals shaping local state, and national government</p> <p>5.1.5.D. Interpret key ideas about government found in significant documents</p> <p>5.3.5.A. Describe the responsibilities and powers of the three branches of government.</p>	<p>NA</p>	<p>Grade 4 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 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 CC.1.1.6.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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<p>Unit 1: Session 1: Financial Services</p> <p>This lesson enables students to learn about services provided by financial institutions and discover the connection between spending and having money in the bank.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe financial institutions as the center of JA BizTown’s economy Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. Prerequisite: Describe the purpose of money in our community, economy 	<p>Personal Finance</p> <p>Grades 3-5</p> <p>17.1.3-5.F Identify products and services provided by financial institutions.</p> <p>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>Economics</p> <p>Grades 3-5</p> <p>6.2.3-5.H Describe businesses that provide goods and businesses that provide services.</p> <p>6.4.3-5.D Explain how banks bring savers and borrowers together.</p>	<p>NA</p>	<p>Grade 4 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 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 CC.1.1.6.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>
<p>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions 	<p>Personal Finance</p> <p>Grades 3-5</p> <p>17.1.3-5.F Identify products and services provided by financial institutions</p> <p>Economics</p> <p>Grades 3-5</p> <p>6.2.3-5.H Describe businesses that provide goods and businesses that provide services.</p> <p>6.4.3-5.D Explain how banks bring savers and borrowers together.</p>	<p>Career Education and Work</p> <p>Grade 5</p> <p>13.3.5</p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>Family and Consumer Sciences</p> <p>Grade 5</p> <p>11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L</p>	<p>NA</p>

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<p>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</p> <p>Review different types of financial institutions and the services they offer</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>Personal Finance Grades 3-5 17.1.3-5.F Identify products and services provided by financial institutions</p> <p>Economics Grades 3-5 6.2.3-5.H Describe businesses that provide goods and businesses that provide services. 6.4.3-5.D Explain how banks bring savers and borrowers together.</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>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L</p>	<p>NA</p>
<p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <p>Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	<p>Personal Finance Grades 3-5 17.1.3-5.F Identify products and services provided by financial institutions</p> <p>Economics Grades 3-5 6.2.3-5.H Describe businesses that provide goods and businesses that provide services. 6.4.3-5.D Explain how banks bring savers and borrowers together.</p>	<p>NA</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.E.1</p>
<p>Unit 1: Session 1: (Optional) Extension 2: Private Property</p> <p>Discover the meaning of private property by connecting personal cookies to private property.</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	<p>Economics Grades 3-5 6.1.3-5.F Explain the costs and benefits of an economic decision.</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.G Public and nonpublic services support individuals and families with the community.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L</p>	<p>NA</p>

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<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their JA BizTown visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. Recognize the need to make responsible choices regarding money 	<p>Personal Finance Grades 3-5 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 17.4.3-5.B Describe a variety of savings goals and the factors that influence them</p> <p>Grades 6-8 17.1.6-8.I Describe information people document and track for their personal finances. 17.3.6-8.A Demonstrate making an informed purchase decision by evaluating price, product claims, and information from a variety of sources. 17.4.6-8.B Describe the process of creating, implementing, and adapting a personal savings plan.</p> <p>Economics Grades 3-5 6.1.3-5.F Explain the costs and benefits of an economic decision.</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>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.E.1</p>
<p>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	<p>Personal Finance Grades 6-8 17.1.6-8.I Describe information people document and track for their personal finances</p> <p>Economics Grades 3-5 6.1.3-5.F Explain the costs and benefits of an economic decision.</p>	<p>Career Education and Work</p> <p>Grade 5 13.3.5 B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>Family and Consumer Sciences</p> <p>Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.E.1</p>

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<p>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>Personal Finance</p> <p>Grades 6-8</p> <p>17.1.6-8.I Describe information people document and track for their personal finances</p> <p>Economics</p> <p>Grades 3-5</p> <p>6.1.3-5.F Explain the costs and benefits of an economic decision.</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</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</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</p> <p>Grade 6</p> <p>CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>Grade 4</p> <p>CC.2.1.4.B.1 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 CC.2.1.5.B.2</p> <p>Grade 6</p> <p>CC.2.1.6.E.1</p>
<p>Unit 1: Session 2: (Optional) Extension 1: Gordon's Bounced Check</p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. 	<p>Personal Finance</p> <p>Grades 6-8</p> <p>17.1.6-8.I Describe information people document and track for their personal finances</p> <p>Economics</p> <p>Grades 3-5</p> <p>6.1.3-5.F Explain the costs and benefits of an economic decision.</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</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</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</p> <p>Grade 6</p> <p>CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>Grade 4</p> <p>CC.2.1.4.B.1 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 CC.2.1.5.B.2</p> <p>Grade 6</p> <p>CC.2.1.6.E.1</p>
<p>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	<p>Personal Finance</p> <p>Grades 6-8</p> <p>17.1.6-8.I Describe information people document and track for their personal finances</p> <p>Economics</p> <p>Grades 3-5</p> <p>6.1.3-5.F Explain the costs and benefits of an economic decision.</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</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</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</p> <p>Grade 6</p> <p>CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 1: Session 3: Banks and Saving</p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property, including money, safe. Students participate in a role-play activity to learn about the bank's role in the economy.</p>	<p>Civics & Government</p> <p>5.1.5.A.</p> <p>Understand the rule of law in protecting property rights, individual rights and the common good.</p> <p>Personal Finance</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</p>	<p>Grade 4</p> <p>CC.1.1.4.D,E CC.1.2.4.A,B,F 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.1.4.4.J</p> <p>Grade 6</p>	<p>Grade 4</p> <p>CC.2.1.4.B.1 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 CC.2.1.5.B.2 CC.2.1.5.C.2</p>

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<p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate how to make and record electronic payments. • Describe the reasons why someone should save • Recognize how the rule of law and right to own private property allows people to save. • State the benefit of an interest-earning savings account. • Explain how money grows in a savings account. 	<p>Grades 3-5 17.3.3-5.G Explain various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards). 17.4.3-5.B Describe a variety of savings goals and the factors that influence them. 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>Grades 6-8 17.1.6-8.I Describe information people document and track for their personal finances 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). 17.4.6-8.B Describe the process of creating, implementing, and adapting a personal savings plan. 17.4.6-8.C Use different methods and tools to calculate the growth in savings given various scenarios (e.g., simple versus compound interest, starting age, years to save, and interest rates).</p> <p>Economics Grades 3-5 6.4.3-5.D Explain how banks bring savers and borrowers together.</p> <p>Grades 6-8 6.4.6-8.D Explain how banks and other financial institutions</p>		<p>CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.4.6.D,F,L</p>	<p>Grade 6 CC.2.1.6.E.1 CC.2.1.6.E.4</p>

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	<p>channel funds from savers to borrowers and investors.</p> <p>6.4.6-8.F Define nongovernmental economic institutions.</p> <p>6.4.6-8.G Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p>			
<p>Unit 1: Session 3: (Optional) Application 1: Damian’s Shopping Day</p> <p>Complete a fill-in-the blank story and practice using a money tracker.</p> <ul style="list-style-type: none"> Make and record electronic payments. 	<p>Personal Finance</p> <p>Grades 3-5 17.3.3-5.G Explain various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards).</p> <p>Grades 6-8 17.1.6-8.I Describe information people document and track for their personal finances.</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>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</p>	<p>Grade 4 CC.1.4.4.J</p> <p>Grade 5 CC.1.4.4.J</p> <p>Grade 6 CC.1.4.6.D,F,L</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.E.1</p>
<p>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <p>Research the cost of an item and calculate how many years it would take to save up for it at differing interest rates.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>Personal Finance</p> <p>Grades 3-5 17.4.3-5.B Describe a variety of savings goals and the factors that influence them</p> <p>Grades 6-8 17.4.6-8.C Use different methods and tools to calculate the growth in savings given various scenarios (e.g., simple versus compound interest, starting age, years to save, and interest rates).</p> <p>Grades 3-5 6.4.3-5.D Explain how banks bring savers and borrowers together.</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>Grade 5 CC.2.1.5.C.2</p> <p>Grade 6 CC.2.1.6.E.1</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
	<p>Grades 6-8</p> <p>6.4.6-8.D Explain how banks and other financial institutions channel funds from savers to borrowers and investors.</p> <p>6.4.6-8.G Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p>			
<p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>Personal Finance</p> <p>Grades 3-5</p> <p>17.4.3-5.B Describe a variety of savings goals and the factors that influence them</p> <p>Grades 6-8</p> <p>17.4.6-8.C Use different methods and tools to calculate the growth in savings given various scenarios (e.g., simple versus compound interest, starting age, years to save, and interest rates).</p> <p>Grades 3-5</p> <p>6.4.3-5.D Explain how banks bring savers and borrowers together.</p> <p>Grades 6-8</p> <p>6.4.6-8.D Explain how banks and other financial institutions channel funds from savers to borrowers and investors.</p> <p>6.4.6-8.G Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</p>	<p>Grade 4</p> <p>CC.1.1.4.D,E CC.1.5.4.A,B,G</p> <p>Grade 5</p> <p>CC.1.1.5.D,E,F CC.1.5.4.A,B,G</p> <p>Grade 6</p> <p>CC.1.1.6.A,B,F,G, CC.1.5.6.A,C,D,G</p>	<p>Grade 5</p> <p>CC.2.1.5.C.2</p> <p>Grade 6</p> <p>CC.2.1.6.E.1</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account 	<p>Personal Finance</p> <p>Grades 3-5</p> <p>17.4.3-5.B Describe a variety of savings goals and the factors that influence them</p> <p>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>Grades 6-8</p> <p>17.4.6-8.C Use different methods and tools to calculate the growth in savings given various scenarios (e.g., simple versus compound interest, starting age, years to save, and interest rates).</p> <p>17.4.6-8.C Use different methods and tools to calculate the growth in savings given various scenarios (e.g., simple versus compound interest, starting age, years to save, and interest rates).</p> <p>Grades 3-5</p> <p>6.4.3-5.D Explain how banks bring savers and borrowers together.</p> <p>Grades 6-8</p> <p>6.4.6-8.D Explain how banks and other financial institutions channel funds from savers to borrowers and investors.</p> <p>6.4.6-8.G Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.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 5 CC.2.1.5.C.2</p> <p>Grade 6 CC.2.1.6.E.1</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 1: Session 4: Types of Payments</p> <p>This lesson enables students to explore the differences among various forms of payments. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to make given specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate the use of a money tracker to record a purchase. Recognize the impact of scarcity and the need to make choices regarding money. 	<p>Personal Finance</p> <p>Grades 3-5</p> <p>17.3.3-5.G Explain various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards)</p> <p>17.6.3-5.A Identify traits that could impact a person's ability to borrow items or money.</p> <p>Grades 6-8</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>Economics</p> <p>Grades 6-8</p> <p>6.4.6-8.A Identify and explain various forms of payments used in markets.</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</p> <p>Create a personal spending plan.</p>	<p>Grade 4 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 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 CC.1.1.6.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 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.E.4</p>
<p>Unit 1: Session 4: (Optional)</p> <p>Application 1: Let's Go to the Bank</p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in a money tracker.</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. 	<p>Personal Finance</p> <p>Grades 3-5</p> <p>17.3.3-5.G Explain various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards).</p> <p>Grades 6-8</p> <p>17.1.6-8.I Describe information people document and track for their personal finances</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>Economics</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</p>	<p>Grade 4 CC.1.5.4.A,B,G CC.1.4.4.J</p> <p>Grade 5 CC.1.5.4.A,B,G CC.1.4.4.J</p> <p>Grade 6 CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.E.4</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
	<p>Grades 6-8 6.4.6-8.A Identify and explain various forms of payments used in markets.</p>			
<p>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. 	<p>Personal Finance Grades 3-5 17.3.3-5.G Explain various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards).</p> <p>Grades 6-8 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>Economics Grades 6-8 6.4.6-8.A Identify and explain various forms of payments used in markets.</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, L CC.1.5.6.A,C,D,G</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.E.1</p>
<p>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	<p>Economics Grades 3-5 6.1.3-5.C Define scarcity and how it impacts personal, household, and community decision making.</p> <p>Grades 6-8 6.1.6-8.C Describe ways to deal with scarcity within various communities. 6.1.6-8.D Explain that scarcity is the condition of not having all the goods and services wanted because resources are limited.</p>	<p>Family and Consumer Sciences</p> <p>11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.5.6.A,C,D,G</p>	<p>Grade 5 CC.2.1.5.C.2</p> <p>Grade 6 CC.2.1.6.E.4</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>Personal Finance Grades 6-8 17.1.6-8.I Describe information people document and track for their personal finances</p>	<p>Family and Consumer Sciences 11.1.6.B Identify financial resources that can be used for an individual to reach a goal.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.5.6.A,C,D,G</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.E.4</p>

Unit 2: Community and Economy

<p>Unit 2: Session 1: Citizenship</p> <p>Students identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Define philanthropy. Explain the relationship between taxes and responsible citizenship. 	<p>Civics & Government</p> <p>5.2.5.A Identify individual rights and needs and the rights and needs of others in the classroom, school, community, state, and nation.</p> <p>5.2.5.B Identify behaviors that promote cooperation among individuals</p> <p>5.2.5.C Explain why individuals become involved in leadership and public service.</p> <p>Personal Finance Grades 3-5 17.3.3-5.M Identify reasons people participate in fundraising efforts and the causes they support.</p> <p>Grades 6-8 17.3.6-8.M Describe ways people support charitable organizations by donating money, items, and time.</p>	<p>Career Education and Work</p> <p>13.2.5 Career Acquisition</p> <p>A. Identify and apply appropriate speaking and listening techniques used in conversation.</p> <p>13.2.5 Career Acquisition</p> <p>E. Discuss and apply to daily activities essential workplace skills</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	NA
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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
	<p>Economics Grades 3-5 6.3.3-5.E Explain how taxes affect the price of goods and services. 6.3.3-5.F Explain how the government pays for goods and services through taxes.</p> <p>Grades 6-8 6.3.6-8.E Define the three different types of tax structures (progressive, proportional, and regressive) and different tax bases, such as income, wealth, property, etc. 6.3.6-8.F Compare the taxation policies of local, state, and national government levels in the economy.</p>			
<p>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>Civics & Government Grade 6 5.2.6 A. Compare rights and responsibilities of citizenship. 5.2.6 D Explain why participation in government and civic life is important.</p>	<p>Career Education and Work 13.2.5 Career Acquisition</p> <p>E. Discuss and apply to daily activities essential workplace skills</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	NA
<p>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <p>Discuss good character traits and how those traits help them at home, school, and nation.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	<p>Personal Finance Grades 3-5 17.3.3-5.M Identify reasons people participate in fundraising efforts and the causes they support.</p> <p>Grades 6-8 17.3.6-8.M Describe ways people support charitable organizations by donating money, items, and time.</p>	<p>Career Education and Work 13.3.5 Career Retention and Advancement</p> <p>A. Explain how student attitudes and work habits transfer from home and school to the workplace.</p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>C. Identify effective group interaction terms and strategies.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.5.6.A,C,D,G</p>	NA

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	<p>Civics & Government</p> <p>5.2.5.B. Identify behaviors that promote cooperation among individuals.</p> <p>5.2.5.D. Identify specific ways individuals participate in school and community activities.</p> <p>5.3.6</p> <p>C. Explain how government actions affect citizens' daily lives.</p>	<p>Career Education and Work</p> <p>13.2.5 Career Acquisition</p> <p>A. Identify and apply appropriate speaking and listening techniques used in conversation.</p> <p>13.2.5 Career Acquisition</p> <p>E. Discuss and apply to daily activities essential workplace skills</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.5.6.A,C,D,G</p>	NA
<p>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</p> <p>Play an online game in which you explore your rights guaranteed by the U.S. Constitution.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>Civics & Government</p> <p>5.2.5.A Identify individual rights and needs and the rights and needs of others in the classroom, school, community, state, and nation.</p> <p>5.2.5.C. Explain why individuals become involved in leadership and public service.</p>	<p>Career Education and Work</p> <p>13.2.5 Career Acquisition</p> <p>A. Identify and apply appropriate speaking and listening techniques used in conversation.</p> <p>13.2.5 Career Acquisition</p> <p>E. Discuss and apply to daily activities essential workplace skills</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.5.6.A,C,D,G</p>	NA
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary 	<p>Economics</p> <p>Grades 3-5</p> <p>6.2.3-5.A Describe how consumers purchase goods and services from producers.</p> <p>6.2.3-5.D Explain how markets bring together buyers and sellers.</p> <p>6.2.3-5.H Describe businesses that provide goods and businesses that provide services.</p> <p>Grades 6-8</p> <p>6.2.6-8.A Explain the flow of goods, services, and resources in an economy.</p>	<p>Career Education and Work</p> <p>13.2.5 Career Acquisition</p> <p>A. Identify and apply appropriate speaking and listening techniques used in conversation.</p> <p>13.2.5 Career Acquisition</p> <p>E. Discuss and apply to daily activities essential workplace skills</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.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>	NA

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>Economics</p> <p>Grades 3-5</p> <p>6.2.3-5.A Describe how consumers purchase goods and services from producers.</p> <p>6.2.3-5.D Explain how markets bring together buyers and sellers.</p> <p>6.2.3-5.H Describe businesses that provide goods and businesses that provide services.</p> <p>Grades 6-8</p> <p>6.2.6-8.A Explain the flow of goods, services, and resources in an economy.</p>	<p>Career Education and Work</p> <p>13.3.5 Career Retention and Advancement</p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>C. Identify effective group interaction terms and strategies.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 2: Session 2: (Optional) Application 2: My Business</p> <p>Create a business and determine what to sell and what resources are needed.</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>Personal Finance</p> <p>Grades 3-5</p> <p>17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment</p> <p>Grades 6-8</p> <p>17.2.6-8.G Compare various forms of self-employment</p> <p>Economics</p> <p>Grades 3-5</p> <p>6.2.3-5.A Describe how consumers purchase goods and services from producers.</p> <p>6.2.3-5.D Explain how markets bring together buyers and sellers.</p> <p>6.2.3-5.H Describe businesses that provide goods and businesses that provide services.</p> <p>Grades 6-8</p> <p>6.2.6-8.A Explain the flow of goods, services, and resources in an economy.</p>	<p>Career Education and Work</p> <p>13.4.5 Entrepreneurship A. Identify the risks and rewards of entrepreneurship.</p> <p>B. Discuss the entrepreneurial character traits of historical and contemporary entrepreneurs.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>Civics & Government</p> <p>5.1.5.A. Understand the rule of law in protecting property rights, individual rights and the common good.</p> <p>5.1.5.B. Describe the basic purposes of government in the classroom, school, community, state, and nation.</p> <p>Economics</p> <p>Grades 3-5</p> <p>6.3.3-5.H Identify unintended consequences of market activities (e.g., pollution, noise, traffic).</p> <p>6.3.3-5.I Distinguish between public and private goods and services.</p> <p>Grades 6-8</p> <p>6.3.6-8.G Analyze the economic roles of governments in market economies in promoting growth and stability and providing legal frameworks (laws and regulations).</p> <p>6.3.6-8.H Identify policies governments can use to address unintended consequences (i.e., externalities) of market activities.</p>	<p>Career Education and Work</p> <p>13.3.5 Career Retention and Advancement</p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>C. Identify effective group interaction terms and strategies.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	NA
<p>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>Civics & Government</p> <p>5.1.5.A. Understand the rule of law in protecting property rights, individual rights and the common good.</p> <p>5.1.5.B. Describe the basic purposes of government in the classroom, school, community, state, and nation.</p> <p>5.2.5.A Identify individual rights and needs and the rights and needs of others in the classroom, school, community, state, and nation.</p> <p>Economics</p>	<p>Career Education and Work</p> <p>13.3.5 Career Retention and Advancement</p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>C. Identify effective group interaction terms and strategies.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L L CC.1.5.6.A,C,D,G</p>	NA

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	<p>Grades 3-5</p> <p>6.3.3-5.H Identify unintended consequences of market activities (e.g., pollution, noise, traffic).</p> <p>6.3.3-5.I Distinguish between public and private goods and services.</p> <p>Grades 6-8</p> <p>6.3.6-8.G Analyze the economic roles of governments in market economies in promoting growth and stability and providing legal frameworks (laws and regulations).</p> <p>6.3.6-8.H Identify policies governments can use to address unintended consequences (i.e., externalities) of market activities.</p>			
<p>Unit 2: Session 3: Free Enterprise</p> <p>This lesson enables students to experience the free enterprise system by working together in teams to make a prototype product with a limited number of resources.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity, and explain ways to resolve scarcity. Compare free enterprise with other types of economies. 	<p>Economics</p> <p>Grades 3-5</p> <p>6.1.3-5.B Identify the three basic questions that all economic systems attempt to answer: • What goods and services should be produced? • How will goods and services be produced? • Who will consume goods and services?</p> <p>6.1.3-5.C Define scarcity and how it impacts personal, household, and community decision making.</p> <p>Grades 6-8</p> <p>6.1.6-8.B Explain how traditional, command, and market economies answer the basic economic questions: • What goods and services should be produced? • How will goods and services be produced? • Who will consume goods and services?</p> <p>6.1.6-8.C Describe ways to deal with scarcity within various communities.</p>	<p>Career Education and Work</p> <p>Grade 5</p> <p>13.3.5</p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task</p> <p>•</p> <p>Family and Consumer Sciences</p> <p>Grade 5</p> <p>11.6.3-5.B Classify the components of effective teamwork and leadership.</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</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</p> <p>Grade 6</p> <p>CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	NA

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	6.1.6-8.D Explain that scarcity is the condition of not having all the goods and services wanted because resources are limited. 6.1.6-8.E Explain how resources can be used in different ways to produce different goods and services.			
<p>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms?</p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. 	<p>Civics & Government 5.1.5.C. Describe the principles and ideals shaping local state, and national government.</p> <p>Economics Grades 6-8 6.1.6-8.A Describe and identify the characteristics of traditional, command, and market systems.</p>	NA	<p>Grade 4 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	NA
<p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. 	<p>Civics & Government 5.2.5.A Identify individual rights and needs and the rights and needs of others in the classroom, school, community, state, and nation.</p> <p>Economics Grades 6-8 6.1.6-8.A Describe and identify the characteristics of traditional, command, and market systems.</p>	NA	<p>Grade 4 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	NA

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<p>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <ul style="list-style-type: none"> Define scarcity, and explain ways to resolve scarcity. 	<p>Personal Finance Grades 3-5 17.1.3-5.B Identify the opportunity cost of various financial decisions, including ones related to earning, spending, and saving.</p> <p>Economics Grades 3-5 6.1.3-5.C Define scarcity and how it impacts personal, household, and community decision making.</p> <p>Grades 6-8 6.1.6-8.C Describe ways to deal with scarcity within various communities. 6.1.6-8.D Explain that scarcity is the condition of not having all the goods and services wanted because resources are limited.</p>	<p>Career Education and Work 13.1.5 F. Investigate people’s rationale for making career choices.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L</p>	<p>Grade 4 CC.2.2.4.A.1</p> <p>Grade 5 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.E.4</p>
<p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate different economic systems 	<p>Economics Grades 6-8 6.1.6-8.A Describe and identify the characteristics of traditional, command, and market systems.</p>	<p>NA</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.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 J</p>	<p>NA</p>

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<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students complete a brief activity to understand the difference between public and private property, and then they hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain 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. • State examples of philanthropy. • Identify or explain why philanthropy is important in a community. 	<p>Personal Finance Grades 3-5 17.3.3-5.M Identify reasons people participate in fundraising efforts and the causes they support.</p> <p>Grades 6-8 17.3.6-8.M Describe ways people support charitable organizations by donating money, items, and time.</p> <p>Economics Grades 3-5 6.3.3-5.E Explain how taxes affect the price of goods and services. 6.3.3-5.F Explain how the government pays for goods and services through taxes. 6.3.3-5.I Distinguish between public and private goods and services.</p> <p>Grades 6-8 6.3.6-8.F Compare the taxation policies of local, state, and national government levels in the economy. 6.3.6-8.I Explain why the government provides public goods and services (e.g., education, infrastructure, national defense, safety and health).</p>	<p>Career Education and Work 13.2.5 E. Discuss and apply to daily activities essential workplace skills</p>	<p>Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>Grade 4 CC.2.2.4.A.1</p> <p>Grade 5 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.E.4</p>
<p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. 	<p>Economics Grades 3-5 6.3.3-5.E Explain how taxes affect the price of goods and services. 6.3.3-5.F Explain how the government pays for goods and services through taxes. 6.3.3-5.I Distinguish between public and private goods and services.</p> <p>Grades 6-8 6.3.6-8.F Compare the taxation policies of local,</p>	<p>Career Education and Work 13.3.5 Career Retention and Advancement</p> <p>A. Explain how student attitudes and work habits transfer from home and school to the workplace.</p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p>	<p>Grade 4 F CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>

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	state, and national government levels in the economy. 6.3.6-8.I Explain why the government provides public goods and services (e.g., education, infrastructure, national defense, safety and health).			
<p>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <p>Calculate tax by multiplying with decimals.</p> <ul style="list-style-type: none"> Explain why people pay taxes 	<p>Personal Finance</p> <p>Grades 3-5 17.3.3-5.L Identify taxes applied to certain purchases</p> <p>Grades 6-8 17.3.6-8.L Calculate the sales tax for various types of purchases.</p> <p>Economics</p> <p>Grades 3-5 6.3.3-5.E Explain how taxes affect the price of goods and services.</p> <p>Grades 6-8 6.3.6-8.F Compare the taxation policies of local, state, and national government levels in the economy.</p>	NA	<p>Grade 4 CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.5.6.A,C,D,G</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.1.5.C.2</p> <p>Grade 6 CC.2.1.6.E.1 CC.2.1.6.E.4</p>
<p>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>Personal Finance</p> <p>Grades 3-5 17.3.3-5.M Identify reasons people participate in fundraising efforts and the causes they support.</p> <p>Grades 6-8 17.3.6-8.M Describe ways people support charitable organizations by donating money, items, and time.</p>	<p>Career Education and Work</p> <p>13.3.5 Career Retention and Advancement</p> <p>A. Explain how student attitudes and work habits transfer from home and school to the workplace.</p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.3.4 A B F J K CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.3.5 A,B,F,J,K CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.3.6 A, B, J, K CC.1.5.6.A,C,D,G</p>	NA

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<p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <p>Learn about foundations and how they help those in need.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>Personal Finance</p> <p>Grades 3-5 17.3.3-5.M Identify reasons people participate in fundraising efforts and the causes they support.</p> <p>Grades 6-8 17.3.6-8.M Describe ways people support charitable organizations by donating money, items, and time.</p>	<p>Career Education and Work</p> <p>13.3.5 Career Retention and Advancement</p> <p>A. Explain how student attitudes and work habits transfer from home and school to the workplace.</p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<h2>Unit 3: Work and Career Readiness</h2>				
<p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>Students assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers 	<p>Personal Finance</p> <p>Grades 3-5 17.2.3-5.C Explain ways people improve their ability to earn income through education, training, and experience.</p> <p>Grades 6-8 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>Career Education and Work 13.1.5</p> <p>A. Describe the impact of individual interests and abilities on career choices.</p> <p>B. Describe the impact of personal interest and abilities on career choices.</p> <p>H. Connect personal interests and abilities and academic strengths to personal career options</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.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 CC.2.4.4.A.2</p> <p>Grade 5 CC.2.4.5.A.2</p>
<p>Unit 3: Session 1: (Optional) Application 1: My Career Interests</p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning 	<p>Personal Finance</p> <p>Grades 3-5 17.2.3-5.C Explain ways people improve their ability to earn income through education, training, and experience.</p> <p>Grades 6-8 17.2.6-8.C Analyze connections between the amount individuals might earn in various careers and</p>	<p>Career Education and Work 13.1.5</p> <p>A. Describe the impact of individual interests and abilities on career choices.</p> <p>B. Describe the impact of personal interest and abilities on career choices.</p> <p>H. Connect personal interests and abilities and academic strengths to personal career options</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>

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	the education or training that is required.			
<p>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</p> <p>Create a bar graph to discover how investing in one’s human capital can pay off in higher wages.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. Connect investment in human capital with wage potential. 	<p>Personal Finance</p> <p>Grades 3-5 17.2.3-5.C Explain ways people improve their ability to earn income through education, training, and experience.</p> <p>Grades 6-8 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>17.2.6-8.D Compare ways people pay for education and training, including scholarships, grants, savings, military service, apprenticeships, and loans.</p> <p>Economics</p> <p>Grades 6-8 6.2.6-8.F Define wages and explain how wages are determined by the supply of and demand for workers.</p>	<p>Career Education and Work 13.1.5</p> <p>A. Describe the impact of individual interests and abilities on career choices. B. Describe the impact of personal interest and abilities on career choices.</p> <p>H. Connect personal interests and abilities and academic strengths to personal career options</p>	<p>Grade 4 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	<p>Grade 4 CC.2.4.4.A.2</p> <p>Grade 5 CC.2.4.5.A.1</p> <p>Grade 6 CC.2.3.6.A.1</p>
<p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 		<p>Career Education and Work 13.1.5</p> <p>A. Describe the impact of individual interests and abilities on career choices. B. Describe the impact of personal interest and abilities on career choices.</p> <p>H. Connect personal interests and abilities and academic strengths to personal career options</p> <p>13.2.5 C. Compose and compare a business and a personal letter.</p>	<p>Grade 4 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	NA

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<p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. 	<p>NA</p>	<p>Career Education and Work <u>13.3.5</u></p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>Family and Consumer Sciences</p> <p>11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	<p>Grade 4 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> Model appropriate business greetings. Demonstrate proper interview skills. Define resume, job interview, and applicant. Demonstrate appropriate workplace behaviors and soft skills. 	<p>Economics Grades 6-8</p> <p>6.2.6-8.G Describe how productivity is measured and identify ways in which a person can improve his or her productivity.</p>	<p>Career Education and Work <u>13.2.5</u></p> <p>A. Apply appropriate speaking and listening techniques used in conversation</p> <p>E. Apply to daily activities, the essential workplace skills, such as, but not limited to:</p> <ul style="list-style-type: none"> Commitment Communication Dependability Health/safety Personal initiative Scheduling/time management Team building Technical literacy Technology 	<p>Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 3: Session 2: (Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> Model appropriate business greetings. Contribute to group success by demonstrating appropriate workplace behaviors. Demonstrate proper interview skills. Define resume, job interview, and applicant. 	<p>NA</p>	<p>Career Education and Work <u>13.2.5</u></p> <p>A. Apply appropriate speaking and listening techniques used in conversation</p> <p>C. Compose and compare a business and a personal letter</p> <p>13.3.5</p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>Family and Consumer Sciences</p>	<p>Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
		Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.		
Unit 3: Session 2: (Optional) Application 2: Customer Service Explore skills needed for outstanding customer service. <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	Career Education and Work 13.3.5 B. Explain the importance of working cooperatively with others at both home and school to complete a task. Family and Consumer Sciences Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.	Grade 4 CC.1.5.4.A,B,G Grade 5 CC.1.5.4.A,B,G Grade 6 CC.1.5.6.A,C,D,G	NA
Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot Work in teams to design and build a robot using geometric shapes. <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	Career Education and Work 13.3.5 B. Explain the importance of working cooperatively with others at both home and school to complete a task. Family and Consumer Sciences Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.	Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G	NA
Unit 3: Session 2: (Optional) Extension 2: Soft Skills Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues. <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	Economics Grades 6-8 6.2.6-8.G Describe how productivity is measured and identify ways in which a person can improve his or her productivity.	Career Education and Work 13.2.5 E. Apply to daily activities, the essential workplace skills, such as, but not limited to: <ul style="list-style-type: none"> · Commitment · Communication · Dependability · Health/safety · Personal initiative · Scheduling/time management · Team building · Technical literacy 	Grade 4 CC.1.5.4.A,B,G Grade 5 CC.1.5.4.A,B,G Grade 6 CC.1.5.6.A,C,D,G	NA

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
		<p>· Technology</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>Family and Consumer Sciences Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.</p>		
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe how groups make changes. • Describe the importance of elections in a representative democracy. • Identify the steps of the election process. 	<p>Civics</p> <p>5.3.5.E. Identify the requirements to vote in local, state, and national elections.</p>	<p>NA</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> • Describe the importance of elections in a representative democracy. • Explain the importance of being an informed voter. 	<p>Civics & Government</p> <p>5.3.5.F. Examine different ways conflicts can be resolved.</p> <p>5.3.5.C. Describe the role of local and state government officials.</p>	<p>NA</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>Civics & Government 5.3.5.F. Examine different ways conflicts can be resolved.</p>	NA	<p>Grade 4 CC.1.1.4.D,E CC.1.3.4 A B F J K CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.3.5 A,B,F,J,K CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.3.6 A, B, J, K CC.1.5.6.A,C,D,G</p>	NA
<p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights using a digital timeline.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>Civics & Government 5.3.5.E. Identify the requirements to vote in local, state, and national elections.</p>	NA	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	NA
<p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <p>Discover games, tools, and supplements such as JA My Resume Builder to learn more about creating resumes and starting a business.</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan 	<p>Personal Finance Grades 3-5 17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment</p> <p>Grades 6-8 17.2.6-8.G Compare various forms of self-employment</p>	<p>Career Education and Work 13.2.5 C. Compose and compare a business and a personal letter</p>	<p>Grade 4 CC.1.2.4.A,B,F CC.1.4.4.J</p> <p>Grade 5 CC.1.2.5.A,B CC.1.4.4.J</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.4.6.D,F,L</p>	NA

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
Unit 4 Business Management				
<p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. 	<p>Personal Finance Grades 3-5 17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment</p> <p>Grades 6-8 17.2.6-8.G Compare various forms of self-employment</p> <p>Economics Grades 6-8 6.2.6-8.H Identify and explain the characteristics of the three types of businesses: sole proprietorship, partnership, and corporation.</p>	<p>Career Education and Work 13.3.5 B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>Family and Consumer Sciences 11.6.3-5.B Classify the components of effective teamwork and leadership.</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>
<p>Unit 4: Session 1: (Optional) Application 1: Business Budget</p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	<p>Personal Finance Grades 3-5 17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment</p> <p>17.3.3-5.D Construct a simple budget (e.g., for a family, individual, or school event).</p> <p>Grades 6-8 17.2.6-8.G Compare various forms of self-employment</p> <p>Economics Grades 6-8 6.2.6-8.I Explain how profits and losses serve as incentives.</p>	<p>Career Education and Work 13.3.5 D. Explain budgeting</p> <p>Family and Consumer Sciences</p> <p>Grade 5 11.5.3-5.B Define the difference between a short-term and long-term goal.</p>	<p>Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.1.5.C.2</p> <p>Grade 6 CC.2.1.6.E.1 CC.2.1.6.E.4</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>Personal Finance Grades 3-5 17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment</p> <p>Grades 6-8 17.2.6-8.G Compare various forms of self-employment</p>	<p>NA</p>	<p>Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	<p>Personal Finance Grades 3-5 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 17.3.3-5.C Provide examples of household spending and sources of income.</p> <p>Grades 6-8 17.1.6-8.I Describe information people document and track for their personal finances 17.3.6-8.A Demonstrate making an informed purchase decision by evaluating price, product claims, and information from a variety of sources. 17.3.6-8.C Compare ways people organize and track their spending and income.</p>	<p>Career Education and Work 13.3.5 D. Explain budgeting</p> <p>Family and Consumer Sciences Grade 5 11.5.3-5.B Define the difference between a short-term and long-term goal.</p>	<p>Grade 4 CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.5.6.A,C,D,G</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>Economics Grades 6-8 6.2.6-8.I Explain how profits and losses serve as incentives.</p>	<p>Career Education and Work 13.2.5 Career Acquisition A. Identify and apply appropriate speaking and listening techniques used in conversation. B. Identify and review resources available to research job opportunities.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.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 J</p>	NA
<p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Personal Finance Grades 3-5 17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment</p> <p>Grades 6-8 17.2.6-8.G Compare various forms of self-employment</p> <p>Economics Grades 3-5 6.2.3-5.B Identify ways local businesses compete for customers.</p> <p>Grades 6-8 6.2.6-8.D Explain how supply and demand affect the prices of goods and services.</p>	<p>Career Education and Work 13.3.5 B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>Family and Consumer Sciences Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	<p>Grade 4 CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.1.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	NA

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 4: Session 2: Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Personal Finance Grades 3-5 17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment</p> <p>Grades 6-8 17.2.6-8.G Compare various forms of self-employment</p> <p>Economics Grades 3-5 6.2.3-5.B Identify ways local businesses compete for customers.</p> <p>Grades 6-8 6.2.6-8.D Explain how supply and demand affect the prices of goods and services.</p>	<p>NA</p>	<p>Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 4: Session 2: (Optional) Application 1: The Right Price</p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Personal Finance Grades 3-5 17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment</p> <p>Grades 6-8 17.2.6-8.G Compare various forms of self-employment</p> <p>Economics Grades 3-5 6.2.3-5.B Identify ways local businesses compete for customers.</p> <p>Grades 6-8 6.2.6-8.D Explain how supply and demand affect the prices of goods and services.</p>	<p>Career Education and Work 13.3.5 B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>Family and Consumer Sciences Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	<p>Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</p> <p>Brainstorm business operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Personal Finance Grades 3-5 17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment</p> <p>Grades 6-8 17.2.6-8.G Compare various forms of self-employment</p> <p>Economics Grades 3-5 6.2.3-5.B Identify ways local businesses compete for customers.</p> <p>Grades 6-8 6.2.6-8.D Explain how supply and demand affect the prices of goods and services.</p>	<p>NA</p>	<p>Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Conduct research to discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	<p>Economics Grades 3-5 6.2.3-5.B Identify ways local businesses compete for customers.</p> <p>Grades 6-8 6.2.6-8.D Explain how supply and demand affect the prices of goods and services.</p>	<p>NA</p>	<p>Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> Create a friendly letter using a template. 		<p>Career Education and Work 13.2.5 C. Compose and compare a business and a personal letter</p>	<p>Grade 4 CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.5.6.A,C,D,G</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 4: Session 3: Visit Preparation</p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. Define advertising. Describe characteristics of effective advertising. Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>Economics Grades 3-5 6.1.3-5.H Explain how negative and positive incentives affect choices.</p> <p>Grades 6-8 6.1.6-8.H Explain how incentives affect the behaviors of workers, savers, consumers, and producers. 6.2.6-8.B Describe the advantages and disadvantages of competition for consumers in markets.</p>	<p>Career Education and Work 13.3.5 B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>E. Develop a personal schedule based on activities and responsibilities at both home and school.</p> <p>Family and Consumer Sciences Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	<p>Grade 4 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	NA
<p>Unit 4: Session 3: (Optional) Application 1: Business Ethics</p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	<p>Personal Finance Grades 3-5 17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment</p> <p>Economics Grades 3-5 6.2.3-5.J Identify historical and contemporary entrepreneurs in Pennsylvania.</p> <p>Grades 6-8 6.2.6-8.J Investigate leading entrepreneurs in Pennsylvania and the United States and describe the characteristics of successful entrepreneurship (including risks and rewards).</p>	<p>Career Education and Work 13.3.5 B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>13.4.3 A. Identify the risks and rewards of entrepreneurship. B. Discuss the entrepreneurial character traits of historical or contemporary entrepreneurs.</p> <p>Family and Consumer Sciences Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	<p>Grade 4 CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.5.6.A,C,D,G</p>	NA

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Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	<p>Economics Grades 3-5 6.1.3-5.H Explain how negative and positive incentives affect choices.</p> <p>Grades 6-8 6.1.6-8.H Explain how incentives affect the behaviors of workers, savers, consumers, and producers.</p> <p>6.2.6-8.B Describe the advantages and disadvantages of competition for consumers in markets.</p>	<p>Career Education and Work Grade 5 13.3.5 B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>Family and Consumer Sciences Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	<p>Grade 4 CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <ul style="list-style-type: none"> Identify the meaning of identity theft and learn how to prevent it. 	<p>Personal Finance Grades 3-5 17.5.3-5.H Predict the financial consequences of sharing personal information.</p> <p>Grades 6-8 17.5.6-8.H Describe strategies people can use to protect their personally identifiable information.</p>	<p>NA</p>	<p>Grade 4 CC.1.2.4.A,B,F CC.1.5.4.A,B,G</p> <p>Grade 5 F CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. 		<p>Career Education and Work Grade 5 13.2.5 C. Compose and compare a business and a personal letter</p> <p>13.3.5 E. Develop a personal schedule based on activities and responsibilities at both home and school.</p>	<p>Grade 4 CC.1.4.4.J</p> <p>Grade 5 CC.1.4.4.J</p> <p>Grade 6 CC.1.4.6.D,F,L</p>	<p>NA</p>
<p>Unit 5: The Visit</p>				

JA BizTown

Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 5: Activity: Schedule and Citizen Checklist</p> <ul style="list-style-type: none"> Manage their personal finances and time. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>Personal Finance Grades 6-8 17.1.6-8.I Describe information people document and track for their personal finances</p>	<p>Career Education and Work 13.3.5 E. Develop a personal schedule based on activities and responsibilities at both home and school.</p>	<p>Grade 4 CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.5.6.A,C,D,G</p>	<p>NA</p>
<p>Unit 5: The Visit</p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to 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. Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and job responsibilities. 	<p>Personal Finance Grades 3-5 17.1.3-5.A Describe reasons people set financial goals.</p> <p>Economics Grades 3-5 6.1.3-5.G Define opportunity cost and describe the opportunity cost of a personal choice.</p> <p>Grades 6-8 6.1.6-8.G Explain the opportunity cost of a public choice from different perspectives.</p>	<p>Career Education and Work 13.3.5 E. Develop a personal schedule based on activities and responsibilities at both home and school.</p> <p>Family and Consumer Sciences Grade 5 11.5.3-5.B Define the difference between a short-term and long-term goal.</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>
<p>Unit 5: Activity: Bringing It Home</p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. Describe how citizens work within a quality business. Explain circular flow. 	<p>Personal Finance Grades 3-5 17.1.3-5.F Identify products and services provided by financial institutions</p> <p>Economics Grades 3-5 6.2.3-5.A Describe how consumers purchase goods and services from producers. 6.4.3-5.D Explain how banks bring savers and borrowers together.</p> <p>Grades 6-8 6.2.6-8.A Explain the flow of goods, services, and resources in an economy.</p>	<p>NA</p>	<p>Grade 4 CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.5.6.A,C,D,G</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
	6.4.6-8.G Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.			
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 		<p>Career Education and Work <u>13.3.5</u></p> <p>B. Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>Family and Consumer Sciences</p> <p>Grade 5</p> <p>11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	<p>Grade 4 CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.5.6.A,C,D,G</p>	NA
<p>Unit 5: (Optional) Application 2: Biz Quiz</p> <p>Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience.</p> <ul style="list-style-type: none"> Explain circular flow. Describe how citizens use financial institutions. Describe how citizens work within a quality business. 	<p>Personal Finance</p> <p>Grades 3-5</p> <p>17.1.3-5.F Identify products and services provided by financial institutions</p> <p>Economics</p> <p>Grades 3-5</p> <p>6.2.3-5.A Describe how consumers purchase goods and services from producers.</p> <p>6.4.3-5.D Explain how banks bring savers and borrowers together.</p> <p>Grades 6-8</p> <p>6.2.6-8.A Explain the flow of goods, services, and resources in an economy.</p> <p>6.4.6-8.G Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p>	NA	<p>Grade 4 CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.2.5.A,B CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.2.6.J,K,L CC.1.5.6.A,C,D,G</p>	NA

JA BizTown

Unit Description and Learning Objectives	Social Studies, Economics, Civics and Personal Finance Standards	Family and Consumer Sciences/Career Education and Work	English Language Arts	Math
<p>Unit 5: (Optional) Extension: Business Letter</p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 		<p>Career Education and Work 13.2.5 C. Compose and compare a business and a personal letter</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>Family and Consumer Sciences Grade 5 11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	<p>Grade 4 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.4.4.J CC.1.5.4.A,B,G</p> <p>Grade 6 CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	<p>NA</p>

JA BizTown Adventures

Session Details	Social Studies, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common Core ELA	Common Core Math
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>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>Personal Finances</p> <p>Grades 3-5 17.3.3-5.D Construct a simple budget (e.g., for a family, individual, or school event).</p> <p>Economics</p> <p>Grades 3-5 6.1.3-5.F Explain the costs and benefits of an economic decision.</p> <p>Grades 6-8 6.1.6-8.F Explain how the additional cost and additional benefit of a choice affects decision-making (marginal analysis).</p>	<p>Career Education and Work</p> <p>13.1.5 A. Describe the impact of individual interests and abilities on career choices. B. Describe the impact of personal interest and abilities on career choices</p> <p>13.2.5 C. Compose and compare a business and a personal letter</p> <p>13.3.5 D. Explain budgeting</p> <p>Family and Consumer Sciences</p> <p>Grade 5 11.5.3-5.B Define the difference between a short-term and long-term goal.</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, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common Core ELA	Common Core Math
<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>Personal Finance</p> <p>Grades 3-5 17.3.3-5.D Construct a simple budget (e.g., for a family, individual, or school event). 17.5.3-5.C Provide examples of insurance people buy in order to transfer financial risk (e.g., health, auto, flood).</p> <p>Grades 6-8 17.5.6-8.C Compare various types of insurance and what is typically covered by each.</p> <p>Economics</p> <p>Grades 3-5 6.1.3-5.F Explain the costs and benefits of an economic decision. 6.2.3-5.I Define profit and loss.</p> <p>Grades 6-8 6.2.6-8.D Explain how supply and demand affect the prices of goods and services.</p>	<p>Career Education and Work 13.1.5 A. Describe the impact of individual interests and abilities on career choices. B. Describe the impact of personal interest and abilities on career choices. 13.3.5 D. Explain budgeting</p> <p>Family and Consumer Sciences Grade 5 11.5.3-5.B Define the difference between a short-term and long-term goal.</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, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common Core ELA	Common Core Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts 	<p>Economics</p> <p>Grades 3-5</p> <p>6.2.3-5.B Identify ways local businesses compete for customers.</p> <p>Grades 6-8</p> <p>6.2.6-8.B Describe the advantages and disadvantages of competition for consumers in markets.</p>	<p>Career Education and Work</p> <p>13.1.5</p> <p>A. Describe the impact of individual interests and abilities on career choices.</p> <p>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>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, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common Core ELA	Common Core Math
<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>Economics</p> <p>Grades 3-5</p> <p>6.1.3-5.F Explain the costs and benefits of an economic decision.</p> <p>Grades 6-8</p> <p>6.2.6-8.F Define wages and explain how wages are determined by the supply of and demand for workers.</p> <p>6.2.6-8.G Describe how productivity is measured and identify ways in which a person can improve his or her productivity.</p>	<p>Career Education and Work</p> <p>13.1.5</p> <p>A. Describe the impact of individual interests and abilities on career choices.</p> <p>B. Describe the impact of personal interest and abilities on career choices</p> <p>13.3.5</p> <p>A. Explain how student attitudes and work habits transfer from the home and school to the workplace.</p> <p>C. Identify effective group interaction strategies, such as, but not limited to:</p> <ul style="list-style-type: none"> · Building consensus · Communicating effectively · Establishing ground rules · Listening to others <p>D. Explain budgeting</p> <p>Family and Consumer Sciences</p> <p>Grade 5</p> <p>11.5.3-5.B Define the difference between a short-term and long-term goal.</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, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common Core ELA	Common Core Math
<p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>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>Personal Finance</p> <p>Grades 3-5</p> <p>17.1.3-5.B Identify the opportunity cost of various financial decisions, including ones related to earning, spending, and saving.</p> <p>17.1.3-5.F Identify products and services provided by financial institutions</p> <p>17.2.3-5.A Describe how people receive income (e.g., work, gifts, renting property to others).</p> <p>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>17.3.3-5.C Provide examples of household spending and sources of income</p> <p>17.3.3-5.D Construct a simple budget (e.g., for a family, individual, or school event).</p> <p>17.3.3-5.G Explain various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards)</p> <p>17.4.3-5.B Describe a variety of savings goals and the factors that influence them.</p> <p>Economics</p> <p>Grades 3-5</p> <p>6.1.3-5.F Explain the costs and benefits of an economic decision.</p> <p>6.4.3-5.D Explain how banks bring savers and borrowers together.</p> <p>Grades 6-8</p> <p>6.1.6-8.F Explain how the additional cost and additional benefit of a choice affects decision-making (marginal analysis).</p> <p>6.4.6-8.A Identify and explain various forms of payments used in markets.</p>	<p>Career Education and Work</p> <p>13.3.5</p> <p>D. Explain budgeting</p> <p>Family and Consumer Sciences</p> <p>Grade 5</p> <p>11.5.3-5.B Define the difference between a short-term and long-term goal.</p> <p>11.5.3-5.D Explain the relationship between work and income within the family.</p>	<p>Grade 4</p> <p>CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p>Grade 5</p> <p>CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p>Grade 6</p> <p>CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.</p>	<p>Grade 4</p> <p>CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5</p> <p>CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6</p> <p>CC.2.1.6.E.2</p>

JA BizTown Adventures

Session Details	Social Studies, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common Core ELA	Common Core Math
<p>Improving the JA BizTown Community Adventure</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>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 & Government</p> <p>5.2.6.C. Describe the importance of political leadership and public service.</p> <p>5.2.5.D. Identify specific ways individuals participate in school and community activities.</p> <p>5.2.6.D. Explain why participation in government and civic life is important.</p> <p>5.3.5.D. Describe the primary duties of elected local, state, and national positions.</p> <p>5.3.5.F. Examine different ways conflicts can be resolved.</p> <p>5.3.5.G. Describe how groups try to influence others</p> <p>Economics</p> <p>Grades 3-5</p> <p>6.3.3-5.E Explain how taxes affect the price of goods and services.</p> <p>6.3.3-5.F Explain how the government pays for goods and services through taxes.</p> <p>Grades 6-8</p> <p>6.3.6-8.F Compare the taxation policies of local, state, and national government levels in the economy.</p> <p>6.3.6-8.G Analyze the economic roles of governments in market economies in promoting growth and stability and providing legal frameworks (laws and regulations).</p>	<p>NA</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, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	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>Personal Finance</p> <p>Grades 6-8</p> <p>17.2.6-8.A Compare compensation methods, including hourly wage, salary, commission, tips, and piecework.</p> <p>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>17.2.6-8.D Compare ways people pay for education and training, including scholarships, grants, savings, military service, apprenticeships, and loans.</p> <p>Economics</p> <p>Grades 6-8</p> <p>6.2.6-8.F Define wages and explain how wages are determined by the supply of and demand for workers.</p> <p>Grades 9-12</p> <p>6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.</p>	<p>Career Education and Work</p> <p>Grade 8</p> <p>13.1.8</p> <p>A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>B. Relate careers to personal interests, abilities, and aptitudes.</p> <p>E. Analyze the economic factors that impact employment opportunities.</p> <p>Family and Consumer Sciences</p> <p>Grade 8</p> <p>11.5.6-8.D Compare/evaluate the financial advantages and disadvantages of various incomes.</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>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, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	English Language Arts	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>Personal Finance</p> <p>Grades 6-8</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 (e.g., simple versus compound interest, starting age, years to save, and interest rates).</p> <p>17.4.6-8.D Describe similarities and differences between saving and investing.</p> <p>17.5.6-8.C Compare various types of insurance and what is typically covered by each.</p> <p>Economics</p> <p>Grades 6-8</p> <p>6.1.6-8.D Explain that scarcity is the condition of not having all the goods and services wanted because resources are limited.</p> <p>Grades 9-12</p> <p>6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making.</p>	<p>Career Education and Work</p> <p>13.1.8 E. Analyze the economic factors that impact employment opportunities.</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>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, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	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>Personal Finance</p> <p>Grades 6-8</p> <p>17.1.6-8.F Identify personal information needed to establish a financial account.</p> <p>17.6.6-8.A Explain how credit is established and tracked over time for an individual.</p> <p>Economics</p> <p>Grades 6-8</p> <p>6.4.6-8.A Identify and explain various forms of payments used in markets.</p> <p>6.4.6-8.D Explain how banks and other financial institutions channel funds from savers to borrowers and investors.</p> <p>6.4.6-8.G Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p> <p>Grades 9-12</p> <p>6.4.9-12.D Evaluate the role of banks in promoting economic growth in the economy.</p> <p>6.4.9-12.G Evaluate benefits and costs of changes in interest rates for individuals and society.</p>	<p>NA</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>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, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	English Language Arts	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>Personal Finance</p> <p>Grades 6-8</p> <p>17.1.6-8.I Describe information people document and track for their personal finances</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.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>17.4.6-8.B Describe the process of creating, implementing, and adapting a personal savings plan.</p> <p>Economics</p> <p>Grades 6-8</p> <p>6.1.6-8.D Explain that scarcity is the condition of not having all the goods and services wanted because resources are limited.</p> <p>Grades 9-12</p> <p>6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>Career Education and Work</p> <p>Grade 6</p> <p>13.3.6</p> <p>D. Analyze budgets and pay statements, such as, but not limited to:</p> <ul style="list-style-type: none"> · Charitable contributions · Expenses · Gross pay · Net pay · Other income · Savings · Taxes <p>Family and Consumer Sciences</p> <p>Grade 6</p> <p>11.5.6-8.B Define the difference between a short-term and long-term goal.</p>	<p>Grade 6</p> <p>CC.1.2.6.A,J,K CC.1.5.6.A,C,D</p> <p>Grade 7</p> <p>CC.1.2.7.A,J,K CC.1.5.7.A,C,D</p> <p>Grade 8</p> <p>CC.1.2.8.A,J,K CC.1.5.8.A,C,D</p> <p>Grade 9-10</p> <p>CC.1.2.9-10.A,J,K CC.1.5.9-10.A,C,D</p> <p>Grade 11-12</p> <p>CC.1.2.11-12.A,J,K CC.1.5.11-12.A,C,D</p>	<p>Grade 6</p> <p>CC.2.1.6.D.1 CC.2.1.6.E.2</p> <p>Grade 7</p> <p>CC.2.1.7.D.1</p>

JA Finance Park

Unit Description	Social Studies, Economics, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	English Language Arts	Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>Personal Finance</p> <p>Grades 6-8</p> <p>17.1.6-8.I Describe information people document and track for their personal finances</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>17.4.6-8.B Describe the process of creating, implementing, and adapting a personal savings plan.</p> <p>17.4.6-8.D Describe similarities and differences between saving and investing.</p> <p>Economics</p> <p>Grades 6-8</p> <p>6.1.6-8.D Explain that scarcity is the condition of not having all the goods and services wanted because resources are limited.</p> <p>Grades 9-12</p> <p>6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>Career Education and Work</p> <p>13.3.8 Career Retention and Advancement</p> <p>A. Determine attitudes and work habits that support career retention and advancement.</p> <p>B. Analyze the role of each participant’s contribution in a team setting.</p> <p>D. Analyze budgets and pay statements.</p> <p>E. Identify and apply time management strategies as they relate to both personal and work situations</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>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, Economics and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common Core ELA
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12. Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</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.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>Economics</p> <p>Grades 9-12</p> <p>6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.</p>	<p>Career Education and Work</p> <p>Grade 11</p> <p>13.1.11</p> <p>A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals.</p> <p>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one's income, spending, and savings effectively for a lifetime of financial security.</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, Economics and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common 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>Personal Finance</p> <p>Grades 9-12</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.B Develop a savings plan for accomplishing personal short and long-term financial goals.</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.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes</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.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>Economics</p> <p>Grades 9-12</p> <p>6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making.</p> <p>6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p>	<p>Grade 9-10</p> <p>CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,F CC.1.4.9-10.M,N 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.1.4.11-12.M,N CC.1.5.11-12.A,C,D</p>

JA Finance Park PBL

Unit Description	Social Studies, Economics and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common Core ELA
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12.F Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides.</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>Economics</p> <p>Grades 9-12</p> <p>6.4.9-12.D Evaluate the role of banks in promoting economic growth in the economy.</p> <p>6.4.9-12.G Evaluate benefits and costs of changes in interest rates for individuals and society.</p>	<p>NA</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 CC.1.5.9-10.,D,G</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, 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 	<p>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12. Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions.</p> <p>17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic</p> <p>17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact, reliability of information).</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>Career Education and Work</p> <p>13.3.11</p> <p>D. Develop a personal budget based on career choice, such as, but not limited to:</p> <ul style="list-style-type: none"> · Charitable contributions · Fixed/variable expenses · Gross pay · Net pay · Other income · Savings · Taxes <p>Family and Consumer Sciences</p> <p>11.5.9-12.B Demonstrate the ability to manage and maintain individual and family budgets.</p> <p>11.5.9-12.C Analyze components of a family financial planning process that reflect the distinction</p>	<p>Grade 9-10</p> <p>CC.1.2.9-10.A,J,K CC.1.5.9-10.A,C,D</p> <p>Grade 11-12</p> <p>CC.1.2.11-12.A,J,K CC.1.5.11-12.A,C,D</p>

JA Finance Park PBL

Unit Description	Social Studies, Economics and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common Core ELA
<ul style="list-style-type: none"> Prepare a budget using goals and income 	<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>17.4.9-12.B Develop a savings plan for accomplishing personal short and long-term financial goals</p> <p>Economics</p> <p>Grades 9-12</p> <p>6.1.9-12.F Evaluate regional, national, or international economic decisions using marginal analysis.</p>	<p>between wants, needs, values, goals, and economic resources.</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p> <p>11.6.9-12.C Analyze and evaluate emerging technologies that impact individuals, families, and communities.</p>	
<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 	<p>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12. Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions.</p> <p>17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic</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>17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact, reliability of information).</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>Career Education and Work</p> <p>Grade 11</p> <p>13.2.11 D. Analyze, revise, and apply an individualized career portfolio to chosen career path.</p> <p>13.3.11 B. Evaluate team member roles to describe and illustrate active listening techniques:</p> <ul style="list-style-type: none"> Clarifying Encouraging Reflecting Restating Summarizing <p>D. Develop a personal budget based on career choice, such as, but not limited to:</p> <ul style="list-style-type: none"> Charitable contributions Fixed/variable expenses Gross pay Net pay Other income Savings Taxes <p>Family and Consumer Science</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 PBL

Unit Description	Social Studies, Economics and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	Common Core ELA
<ul style="list-style-type: none"> Build confidence, self-esteem, and teamwork skills 	<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>17.4.9-12.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>17.4.9-12.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>Economics</p> <p>Grades 9-12</p> <p>6.1.9-12.F Evaluate regional, national, or international economic decisions using marginal analysis.</p>	<p>11.3.3-5.C Describe positive and negative interactions within patterns of interpersonal communication.</p> <p>11.5.9-12.B Demonstrate the ability to manage and maintain individual and family budgets.</p> <p>Family and Consumer Sciences</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p> <p>11.6.3-5.B Classify the components of effective teamwork and leadership.</p>	

JA Finance Park Advanced

Unit Description and Objectives	Social Studies, Economic and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	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>Economics</p> <p>Grades 9-12</p> <p>6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.</p>	<p>Career Education and Work</p> <p>Grade 11</p> <p><u>13.1.11</u></p> <p>A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals.</p> <p><u>13.2.11</u></p> <p>B. Apply research skills in searching for a job.</p> <ul style="list-style-type: none"> · CareerLinks · Internet (i.e. O-NET) · Networking · Newspapers · Professional associations · Resource books (that is Occupational Outlook Handbook, PA Career Guide) <p>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p>	<p>Reading Informational Text</p> <p>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</p> <p>CC.1.4.9–12.A CC.1.4.9–12.F CC.1.4.9–12U,V,W</p> <p>Speaking and Listening</p> <p>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, Economic and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	English Language Arts
<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>Economics</p> <p>Grades 9-12</p> <p>6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.</p> <p>6.3.9-12.E Evaluate the impact of different tax structures (progressive, proportional, and regressive) and different tax bases (income, wealth, property, etc.) on households and firms.</p> <p>6.3.9-12.F Analyze the social, political, and economic consequences of changes in tax policy.</p>	<p>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p>	<p>Reading</p> <p>Informational Text</p> <p>CC.1.2. 9–12.B CC.1.2.9–12.J,K</p> <p>Speaking and Listening</p> <p>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 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>Personal Finance</p> <p>Grades 9-12</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>Economics</p> <p>Grades 9-12</p> <p>6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.</p> <p>6.2.9-12.G Evaluate how changes in education, incentives, technology, and capital investment alter productivity.</p>	<p>Career Education and Work</p> <p>Grade 11</p> <p>13.3.11</p> <p>E. Evaluate time management strategies and their application to both personal and work situations.</p> <p>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p>	<p>Reading</p> <p>Informational Text</p> <p>CC.1.2. 9–12.B CC.1.2.9–12.G CC.1.2.9–12.J,K</p> <p>Writing</p> <p>CC.1.4. 9–12.F CC.1.4. 9–12.U,V,W</p> <p>Speaking and Listening</p> <p>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, Economic and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	English Language Arts
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use rational and considered decision-making steps to select financial goals and priorities. ▪ Explain how decisions made today can impact the future 	<p>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12. Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>Economics</p> <p>Grades 9-12</p> <p>6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making.</p> <p>6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>NA</p>	<p>Reading Informational Text</p> <p>CC.1.2. 9–12.B CC.1.2.9–12.J,K CC.1.4. 9–12.F</p> <p>Speaking and Listening</p> <p>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, Economic and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	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>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic</p> <p>17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact, reliability of information).</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>Economics</p> <p>Grades 9-12</p> <p>6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making.</p> <p>6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>Career Education and Work</p> <p>Grade 11</p> <p>13.3.11</p> <p>D. Develop a personal budget based on career choice, such as, but not limited to:</p> <ul style="list-style-type: none"> · Charitable contributions · Fixed/variable expenses · Gross pay · Net pay · Other income · Savings · Taxes <p>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.B Demonstrate the ability to manage and maintain individual and family budgets.</p> <p>11.5.9-12.C Analyze components of a family financial planning process that reflect the distinction between wants, needs, values, goals, and economic resources.</p>	<p>Reading Informational Text</p> <p>CC.1.2. 9–12.B CC.1.2.9–12.J,K</p> <p>Speaking and Listening</p> <p>CC.1.5. 9–12.A CC.1.5. 9–12.C</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies, Economic and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	English Language Arts
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. 	<p>Personal Finance</p> <p>Grades 9-12</p> <p>17.2.9-12.F Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.</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>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>Reading</p> <p>Informational Text</p> <p>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</p> <p>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</p> <p>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>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies, Economic and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	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>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic</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.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>17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes</p>	<p>NA</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, Economic and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work	English Language Arts
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify key learnings from the JA Finance Park simulation. Analyze and apply lessons learned to future career and money management goals. 	<p>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12. Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>Economics</p> <p>Grades 9-12</p> <p>6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making.</p> <p>6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>NA</p>	<p>Reading</p> <p>Informational Text</p> <p>CC.1.2. 9–12.B CC.1.2.9–12.J,K</p> <p>Writing</p> <p>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</p> <p>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, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
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>Personal Finance</p> <p>Grades 9-12 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. 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>Economics</p> <p>Grades 9-12 6.2.9-12.J Evaluate the impact of entrepreneurs on the economy.</p>	<p>Career Education and Work</p> <p>Grade 11 13.4.11 A. Analyze entrepreneurship as it relates to personal career goals and corporate opportunities. B. Analyze entrepreneurship as it relates to personal character traits.</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>Personal Finance</p> <p>Grades 9-12 17.3.9-12.F Identify methods for adjusting a budget for unexpected expenses or loss of income</p> <p>Economics</p> <p>Grades 9-12 6.3.9-12.A Evaluate the relationship between economic growth and changes in macroeconomic indicators such as the Consumer Price Index (CPI), gross domestic product (GDP), and unemployment rate.</p>	<p>Career Education and Work</p> <p>13.1.11 Career Awareness and Preparation</p> <p>C. Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Economics</p> <p>Grades 9-12</p> <p>6.2.9-12.G Evaluate how changes in education, incentives, technology, and capital investment alter productivity.</p>	<p>Career Education and Work</p> <p>Grade 11</p> <p><u>13.2.11</u> A. Apply effective speaking and listening skills used in a job interview</p> <p><u>13.2.5</u> E. Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as, but not limited to:</p> <ul style="list-style-type: none"> · Commitment · Communication · Dependability · Health/safety · Laws and regulations (that is Americans with Disabilities Act, Child Labor Law, Fair Labor Standards Act, OSHA, Material Safety Data Sheets) · Personal initiative · Self-advocacy · Scheduling/time management · Team building · Technical literacy · Technology

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Civics & Government</p> <p>Grade 12 5.3.12</p> <p>I. Evaluate how and why government raises money to pay for its operations and services.</p> <p>Personal Finance</p> <p>Grades 9-12 17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic 17.2.9-12.I Complete various federal, state, and local tax forms</p> <p>Economics</p> <p>Grades 9-12</p> <p>6.3.9-12.E Evaluate the impact of different tax structures (progressive, proportional, and regressive) and different tax bases (income, wealth, property, etc.) on households and firms.</p>	<p>Family and Consumer Sciences</p> <p>Grade 11 11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one's income, spending, and savings effectively for a lifetime of financial security.</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>Personal Finance</p> <p>Grades 9-12 17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic 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>Economics</p> <p>Grades 9-12</p> <p>6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.</p>	<p>Career Education and Work</p> <p>13.1.11 F. Analyze the relationship between career choices and career preparation opportunities</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Personal Finance</p> <p>Grades 9-12 17.1.9-12. Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>Economics</p> <p>Grades 9-12 6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.</p>	<p>Career Education and Work</p> <p>Grades 11 13.1.11</p> <p>A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals.</p> <p>F. Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to:</p> <ul style="list-style-type: none"> · Associate degree · Baccalaureate degree · Certificate/licensure · Entrepreneurship · Immediate part/full time employment · Industry training · Military training · Professional degree · Registered apprenticeship · Tech Prep · Vocational Rehabilitation Centers <p>H. Review personal high school plan against current personal career goals and select postsecondary opportunities based upon personal career interests.</p>
<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses 	<p>Economics</p> <p>Grades 9-12 6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.</p>	<p>Career Education and Work</p> <p>13.3.11 Career Retention and Advancement</p> <p>A. Evaluate personal attitudes and work habits that support career retention and advancement.</p> <p>G. Evaluate the impact of lifelong learning on career retention and advancement.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic</p> <p>Economics</p> <p>Grades 9-12</p> <p>6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.</p>	<p>NA</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>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12. Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</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>17.4.9-12.B Develop a savings plan for accomplishing personal short and long-term financial goals</p> <p>Economics</p> <p>Grades 9-12</p> <p>6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.</p>	<p>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one's income, spending, and savings effectively for a lifetime of financial security.</p>

Theme Three: Financial Responsibility and Decision Making

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Personal Finance Grades 9-12 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>Economics Grades 9-12 6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making. 6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>NA</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>Economics Grades 9-12 6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making. 6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>Family and Consumer Sciences Grade 11 11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Personal Finance</p> <p>Grades 9-12</p> <p>17.4.9-12.A Calculate a person's net worth given their assets and liabilities</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.F Describe the consequences of failing to repay debts and sources of debt management assistance.</p> <p>Economics</p> <p>Grades 9-12</p> <p>6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making.</p> <p>6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>NA</p>
<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the difference between philanthropy and charity. Express how society benefits when others donate money for worthy causes. Evaluate how philanthropy fits within a personal financial plan. Clarify how charitable giving may have tax benefits. 	<p>Personal Finance</p> <p>Grades 9-12</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>Economics</p> <p>Grades 9-12</p> <p>6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making.</p> <p>6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>NA</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Personal Finance</p> <p>Grades 9-12 17.1.9-12. Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>Economics</p> <p>Grades 9-12 6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making. 6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>Family and Consumer Sciences</p> <p>Grade 11 11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Civics & Government</p> <p>Grade 12 5.3.12 I. Evaluate how and why government raises money to pay for its operations and services.</p> <p>Economics 6.3.C.C. Evaluate the social, political, and economic costs/benefits of potential changes to taxation policies.</p> <p>Economics</p> <p>Grades 9-12</p> <p>6.3.9-12.E Evaluate the impact of different tax structures (progressive, proportional, and regressive) and different tax bases (income, wealth, property, etc.) on households and firms.</p>	<p>NA</p>

Theme Four: Planning and Money Management

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Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Personal Finance</p> <p>17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions.</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>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one's income, spending, and savings effectively for a lifetime of financial security.</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>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12. Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic</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>17.4.9-12.B Develop a savings plan for accomplishing personal short and long-term financial goals</p> <p>Economics</p> <p>Grades 9-12</p> <p>6.3.9-12.E Evaluate the impact of different tax structures (progressive, proportional, and regressive) and different tax bases (income, wealth, property, etc.) on households and firms.</p>	<p>Career Education and Work</p> <p>Grade 11</p> <p>13.3.11</p> <p>D. Develop a personal budget based on career choice, such as, but not limited to:</p> <ul style="list-style-type: none"> Charitable contributions Fixed/variable expenses Gross pay Net pay Other income Savings Taxes <p>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.B Demonstrate the ability to manage and maintain individual and family budgets.</p>

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Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Personal Finance</p> <p>Grades 9-12</p> <p>17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic</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>17.4.9-12.B Develop a savings plan for accomplishing personal short and long-term financial goals</p> <p>Economics</p> <p>Grades 9-12</p> <p>6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making.</p> <p>6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>Career Education and Work</p> <p>Grade 11</p> <p>13.3.11</p> <p>D. Develop a personal budget based on career choice, such as, but not limited to:</p> <ul style="list-style-type: none"> · Charitable contributions · Fixed/variable expenses · Gross pay · Net pay · Other income · Savings · Taxes <p>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.B Demonstrate the ability to manage and maintain individual and family budgets.</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one's income, spending, and savings effectively for a lifetime of financial security.</p>

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Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
Theme Five: Risk Management and Insurance			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Differentiate among the main types of auto insurance coverage. ▪ Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>Personal Finance</p> <p>Grades 9-12 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.F Describe circumstances in which a person may be required to show proof of insurance or obtain a minimum amount of coverage</p>	<p>Family and Consumer Sciences</p> <p>Grade 11 11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</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>Personal Finance</p> <p>Grades 9-12 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> <p>17.3.9-12.L Analyze the impact of paying sales, excise, and property taxes on financial decisions</p> <p>Economics</p> <p>Grades 9-12 6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making. 6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.</p>	<p>Family and Consumer Sciences</p> <p>Grade 11 11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p>

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Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
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>Personal Finance</p> <p>Grades 9-12</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.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>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies, Economics, Civics & Government, and Personal Finance Standards	Family and Consumer Sciences and Career Education and Work
<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>Personal Finance</p> <p>Grades 9-12</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>17.2.9-12.F Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.</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>17.4.9-12.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.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>	<p>Family and Consumer Sciences</p> <p>Grade 11</p> <p>11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one’s income, spending, and savings effectively for a lifetime of financial security.</p>