



# Alabama Academic Standards Correlation JA Personal Finance

Session Details	Academic Standards	Common Core ELA	
<p><b>Session One: Earning, Employment, and Income</b></p> <p>Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define a relationship between educational choices, career prospects, and job satisfaction.</li> <li>▪ Cite evidence to support the relationship between educational choices and earning potential.</li> <li>▪ Recognize that education and training affect lifetime income.</li> </ul>	<p><b>CTE: Personal Finance</b></p> <p>4 ) Explain the importance of taking responsibility for personal financial decisions.</p> <p>5.) Determine factors that affect money management, including career choice, education, skills, and economic conditions.</p> <p>20 ) Explain career options and entrepreneurial opportunities related to the management of personal financial resources.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.1.4 9-10.RI.6</p> <p>Writing 9-10.W.2.7</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.3 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p><b>Session Two: Budgeting</b></p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the importance of making and keeping a budget or spending plan.</li> <li>▪ Consider the wide range of expenditures that might make up a monthly budget.</li> </ul>	<p><b>CTE: Personal Finance</b></p> <p>7.) Determine practices that allow individuals and families to maintain financial security.</p> <p>16 ) Determine strategies for acquiring the most economical product or service.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4 9-10.RI.6</p> <p>Writing 9-10.W.7<sup>ELO</sup></p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7<sup>ELO</sup></p> <p>Speaking and Listening 11-12.SL.1 11-12SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>



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<p><b>Session Three: Savings</b></p> <p>Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize high-dollar items and unexpected costs that require savings.</li> <li>▪ Review key concepts related to successfully saving money.</li> </ul>	<p><b>CTE: Personal Finance</b></p> <p>11 ) Compare benefits of saving and investing for individuals or families, including factors that affect the rate of return on investments, sources of investment information, characteristics of savings and investment options, and stages of investing.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p><b>Session Four: Credit and Debt</b></p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Differentiate between credit and debt.</li> <li>▪ Recognize the factors that affect an individual's credit score and credit history.</li> <li>▪ Recognize the consequences of a low credit score</li> </ul>	<p><b>CTE: Personal Finance</b></p> <p>10 ) Explain factors that affect creditworthiness.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.3.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2</p> <p>Language 11-12.L.1.1 11-12.L.3.4</p>
<p><b>Session Five: Consumer Protection</b></p> <p>Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify behaviors that may harm their personal finances.</li> <li>▪ Recognize ways to protect their finances.</li> <li>▪ Define credit report. Summarize the rights people have to examine their credit reports.</li> <li>▪ Define identity theft and propose solutions to identity theft.</li> </ul>	<p><b>CTE: Personal Finance</b></p> <p>2 ) Describe state and federal consumer protection laws for individuals and families, including identity protection and credit laws.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4</p> <p>Writing 9-10.W.7<sup>ELO</sup></p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7<sup>ELO</sup></p> <p>Speaking and Listening 11-12.SL.1 11-12SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>



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<p><b>Session Six: Smart Shopping</b></p> <p>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the factors necessary for making an informed purchase.</li> <li>▪ Compare and contrast prices and data when making a purchase decision.</li> <li>▪ Calculate savings gained through smart shopping.</li> </ul>	<p><b>CTE: Personal Finance</b></p> <p>1 ) Compare factors that impact consumer purchasing decisions throughout the life span.</p> <p>14 ) Critique the impact of advertising and sales propaganda on individual and family spending decisions.</p> <p>15 ) Analyze shopping skills in relation to individual and family resource management across the life span.</p> <p>16 ) Determine strategies for acquiring the most economical product or service.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1</p>
<p><b>Session Seven: Risk Management</b></p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize risk of financial loss as an everyday reality for everyone.</li> <li>▪ Recognize risk management strategies and apply them appropriately.</li> <li>▪ Understand the role of personal responsibility in preventing financial loss.</li> </ul>	<p><b>CTE: Personal Finance</b></p> <p>4 ) Explain the importance of taking responsibility for personal financial decisions.</p> <p>7 ) Determine practices that allow individuals and families to maintain financial security.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7<sup>ELO</sup></p> <p>Speaking and Listening 11-12.SL.1 11-12SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1</p>
<p><b>Session Eight: Investing</b></p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Understand the role of compound interest in the growth of wealth over time.</li> <li>▪ Recognize that investment options carry different levels of risk and reward.</li> <li>▪ Analyze the risk tolerances for different investment strategies.</li> </ul>	<p><b>CTE: Personal Finance</b></p> <p>12 ) Distinguish between retirement and estate planning options available to individuals and families.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>