A Correlation:
Wisconsin Academic Standards
and
Junior Achievement Capstone Programs

Updated September 2019
Wisconsin Revised Social Studies Standards
Marketing, Management and Entrepreneurship
Family and Consumer Science
Personal Financial Literacy
ACP Components Rubric

Junior Achievement USA®
One Education Way
Colorado Springs, CO
80906
www.ja.org
Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Wisconsin Academic Standards. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how JA BizTown® and JA Finance Park® will enhance or complement efforts to meet educational standards.

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.

The program content augments students’ core curriculum in social studies, English language arts, and mathematics. Throughout the program, 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 business and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons also provide a highly relevant learning opportunity to “model with mathematics,” in which students apply mathematics to solve problems arising in everyday life. After weeks of classroom preparation, students experience a simulation (either on site or virtually) where they put their newly found knowledge and skills to use.

The JA Finance Park program provides two curriculum implementation options. Lessons are offered in a traditional classroom presentation format designed for middle-grade students and in a Project-Based Learning (PBL) format created for high school students. Both provide educators a method of delivery that will best meet the needs of their students.
# Unit Description

**Unit 1: Financial Literacy**

You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in JA BizTown and in life.

**Objectives:**

The students will:

- Extrapolate services offered by financial institutions
- Complete a bank account application
- Demonstrate an ability to endorse a paycheck
- Complete a deposit ticket
- Maintain a check register correctly
- Describe the consequences of insufficient funds
- Write and sign checks
- State the benefit of an interest-earning savings account
- Explain how money in a savings account grows
- Explore the differences between checks, debit cards, and credit cards
- Explain how money changes hands when a debit card is used
- Demonstrate use of a check register to record a debit purchase

## Financial Knowledge

- Participate in instruction, experiences, and guidance, for developing an understanding of relevant financial concepts.

## Academic and Career Preparation

- Receive instruction in study skills such as outlining, note-taking, using academic planners, and memorization and test-taking skills

### WI ACP Components

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<th>Math</th>
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### WI Academic Standards

- Economics
  - Grades 3-5
  - SS.Econ1.b.4
  - SS.Econ3.b.5
  - SS.Econ4.b.4-5
- Grades 6-8
  - SS.Econ1.b.m
  - SS.Econ3.b.m
  - SS.Econ4.b.m
- Personal Financial Literacy
  - Grade 4
    - B.4.1.1
    - B.4.2.1
    - B.4.2.2
    - B.4.3.1
    - B.4.3.2
    - C.4.1.1
    - C.4.1.2
    - C.4.2.1
    - C.4.3.1
    - C.4.3.2
    - C.4.3.3
    - C.4.5.1
    - D.4.1.1
    - D.4.1.2
    - D.4.5.1
- Grade 8
  - B.8.1.1
  - B.8.2.1
  - B.8.2.2
  - B.8.3.1
  - B.8.3.3
  - C.8.1.1
  - C.8.2.1
  - C.8.2.2
  - C.8.3.2
  - D.8.1.1
  - D.8.1.2
  - D.8.1.4
  - D.8.2.1
  - D.8.3.2
## Unit Description

**Unit 2: Community and Economy**

Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.

### Objectives:

The students will:

- Define various vocabulary terms
- Explain how good citizens have a sense of responsibility to others and to their community
- Identify goods, services, and resources (human, natural, and capital)
- Demonstrate the circular flow of an economy
- Discover the function of businesses in producing goods and services
- Define scarcity and learn more about free enterprise
- Identify the three basic economic questions (what, how, and for whom to produce)
- Understand why people pay taxes
- Define gross pay and net pay
- Calculate tax by multiplying with decimals
- Differentiate between public goods and services and private goods and services
- Give examples of philanthropy

### WI ACP Components

**Academic and Career Preparation**

- Receive instruction in effective collaboration and communication skills, including compromise and de-escalation.
- Have opportunities to engage in self-directed and group inquiry- based and problem-solving activities.
- Receive instruction in crafting appropriate communications with different purposes/audiences.

### English Language Arts

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### Math

- Define scarcity and learn more about free enterprise
- Identify the three basic economic questions (what, how, and for whom to produce)
- Understand why people pay taxes
- Define gross pay and net pay
- Calculate tax by multiplying with decimals
- Differentiate between public goods and services and private goods and services
- Give examples of philanthropy

### Academic Standards

- **Economics**
  - Grades 3-5
    - SS.Econ1.a.3
    - SS.Econ2.a.3-4
    - SS.Econ2.b.4-5
    - SS.Econ2.c.3
    - SS.Econ4.c.5
  - Grades 6-8
    - SS.Econ1.a.m ELO
    - SS.Econ1.b.m
    - SS.Econ2.a.m
    - SS.Econ2.c.m
    - SS.Econ4.c.m
- **Personal Financial Literacy**
  - Grade 4
    - A.4.4.1
    - B.4.4.1
    - B.4.4.2
    - F.4.4.1
    - F.4.4.2
    - F.4.4.3
    - F.4.4.4
    - F.4.5.2
    - F.4.5.4
  - Grade 8
    - A.8.4.1
    - B.8.4.1
    - F.8.4.1
    - F.8.4.2
    - F.8.4.3
    - F.8.4.4
### Unit Description

**Unit 3: Work Readiness**
Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at JA BizTown. They have an opportunity to fill out a job application and experience the job interview process.

### Objectives:
The students will:
- Recognize their interests and skills
- Explain the relevance of interests and skills in career exploration and planning
- Distinguish the differences among the four primary career types: people, ideas, data, and things
- Categorize STEM careers into different types
- Demonstrate appropriate workplace behaviors
- Define resume, job interview, and applicant
- Complete a job application
- Model appropriate business greetings
- Demonstrate proper interview skills

### Career Exploration
- Describe how careers are categorized by career clusters and pathways.
- Take age-appropriate inventories and assessments for career exploration to identify related career clusters and pathways.
- Locate information on clusters based on their interests and self-awareness.
- Examine career information for career exploration.
- Are exposed to activities based on a wide variety of career clusters and pathways.
- Engage in a variety of extracurricular activities.
- Interpret inventory results and can articulate their personal strengths, work values, learning styles, beliefs, and interests.

### Academic Standards

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**Economics**
- Grades 3-5
  - SS.Econ4.d.5
- Grades 6-8
  - SS.Econ4.d.m

**Personal Financial Literacy**
- Grade 4
  - A.4.1.1
  - A.4.1.2
  - A.4.2.1
  - A.4.3.2
  - F.4.1.2
- Grade 8
  - A.8.1.1
  - A.8.1.2
  - A.8.2.1

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## Unit Description

**Unit 4: Business Management**

Citizens prepare for their visit to *JA BizTown* by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.

### Objectives:

The students will:

- Describe costs associated with operating a business
- Calculate business expenses
- Use teamwork to create a paragraph that describes a business
- Define selling price, revenue, and inventory
- Describe factors that affect selling price
- Explain the relationship between revenue, costs, and profit
- Define advertising
- Describe characteristics of effective advertising
- Acknowledge how effective teamwork and cooperation enhance business teams
- Appreciate how careful completion of details ensures a more successful *JA BizTown* visit

### World of work and Labor Market

- Understand salary, standards of living, and connections to different careers’ earning potential.
- Demonstrate social skills needed for employability

### English Language Arts

#### Grade 4
- W.4.1
- W.4.2
- W.4.4
- SL.4.1
- L.4.1
- L.4.3
- L.4.4
- L.4.6

#### Grade 5
- W.5.1
- W.5.2
- W.5.4
- SL.5.1
- L.5.1
- L.5.3
- L.5.4
- L.5.6

#### Grade 6
- W.6.1
- W.6.4
- SL.6.1
- L.6.1
- L.6.3
- L.6.4
- L.6.6

### Math

#### Grade 4
- 4.NBT.5
- Grade 5
- 5.NBT.5
- Grade 6
- 6.NS.2
- 6.NS.3

### Academic Standards

#### Economics
- Grades 3-5
  - SS.Econ1.b.4
  - SS.Econ2.c.3
  - SS.Econ3.a.4 ELO
- Grades 6-8
  - SS.Econ2.c.m

#### Personal Financial Literacy
- Grade 4
  - A.4.3.1
  - E.4.2.1
  - E.4.2.2
- Grade 8
  - E.8.2.1
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<th>Unit Descriptions</th>
<th>WI ACP Guidelines</th>
<th>English Language Arts</th>
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<td>World of Work and Labor Market</td>
<td>Grade 4</td>
<td>Grade 5</td>
<td>Economics Grades 3-5</td>
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<td>Citizens participate in the JA BizTown simulation and then return to class for a</td>
<td>§ Participate in a service, learning, or volunteer activity.</td>
<td>W.4.1</td>
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<td>debriefing lesson to ensure they have a well-rounded learning experience. The</td>
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<td>debrief lesson allows citizens to reflect on their JA BizTown experience and</td>
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<td>further identify the relevance of classroom learning to their future plans and</td>
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<td>The students will:</td>
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<td>§ Function in their job capacity at JA BizTown</td>
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<td>§ Manage their personal finances and time</td>
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<td>§ Carry out responsibilities of citizenship, such as voting and obeying laws</td>
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<td>§ Evaluate team performance at JA BizTown</td>
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<td>§ Describe how citizens work within a quality business</td>
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## Unit Description

**Unit 1: Income**

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.

**Objectives:**

The students will:
- 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.

## WI ACP Components

### Self Awareness

- Take and interpret inventory results and can articulate their personal strengths, work values, learning styles, beliefs, and interests, then link them to activities and experiences that explore or enhance them.
- Set short- and long-term SMART goals and can articulate those goals as they relate to their strengths, challenges, beliefs, etc.

### Career Exploration

- Identify 2-3 career clusters that are compatible with their interests, strengths, and values as identified in assessments.
- Describe how careers of interest relate to their assessment information and interests.
- Make connections between skills acquired in and out of school and how they apply to careers of interest.
- Use general career pathway information that correlates to strengths, values and interests to identify careers of interest.

### Financial Knowledge

- Experience instruction and guidance for developing an understanding of relevant financial concepts.

## Academic Standards

### Economics Grades 6-8

- SS.Econ1.b.m Evaluate how incentives impact individual and/or household decision-making.
- SS.Econ4.c.m Analyze the impact of different government policies (e.g., taxation and government spending) on the economy.

### Personal Financial Literacy

- A.8.1.1 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
- A.8.1.2 Describe the unique characteristics of both a job and a career.
- A.8.2.1 Identify and understand factors affecting income.
- A.8.3.2 Investigate how individual skills and abilities can be applied to a career choice.
- A.8.4.1 Discuss concepts associated with taxes and income.
- A.8.4.2 Identify the origin and purposes of the payroll deduction process.
- B.8.4.2 Identify reasons to comply with personal tax obligations and the consequences of not doing so.

### English Language Arts

#### Grade 6
- SL.6.1
- L.6.1
- L.6.3
- L.6.4

#### Grade 7
- SL.7.1
- L.7.1
- L.7.3
- L.7.4

#### Grade 8
- SL.8.1
- L.8.1
- L.8.3
- L.8.4

#### Grades 9-10
- SL.9-10.1
- L.9-10.1
- L.9-10.4

### Math

#### Grade 6
- RP.6.3b
- NS.6.2
- NS.6.3
- NS.6.5
- SP.6.1
- SP.6.2

#### Grade 7
- RP.7
- R2.b
- NS.7.2
- NS.7.3
- EE.7.1
- EE.7.2
## Unit Description

Unit 2: Saving, Investing and Risk Management

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.

### Objectives:

The students will:

- 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

### Academic and Career Preparation

- Instruction in crafting appropriate communications with different purposes/audiences is integrated throughout the curriculum

### Academic Standards

#### Economics

**Grades 6-8**

- **SS.Econ1.b.m** Evaluate how incentives impact individual and/or household decision-making.
- **SS.Econ3.b.m** Differentiate between the functions of money. Assess how interest rates influence borrowing and investing.

**Personal Financial Literacy**

- **B.8.1.1.** Formulate and compare money management choices that enable individuals to progress toward stated financial goals.
- **B.8.3.1.** Develop a plan to secure funding for a future event.
- **B.8.3.2.** Analyze and discuss the long-range impact of setting personal financial goals.
- **D.8.1.1.** Understand the concept of “time value” of money.
- **D.8.1.2.** Apply the principle of “pay me first” to realistic scenarios.
- **D.8.2.1.** Differentiate between various savings vehicles and their most effective utilization.
- **D.8.2.2.** Understand various investment options.
- **D.8.3.2.** Describe reasons for saving, reasons for investing, and entrepreneurship.
- **G.8.1.1.** Predict the impact of loss associated with different types of financial risk.
- **G.8.1.2.** Explain how to reduce financial risk to self, family, and community.
- **G.8.1.3.** Identify ways to manage the possibility of financial loss.
- **G.8.2.1.** Describe the need for and value of different types of insurance.
- **G.8.3.2.** Explain why it is important to develop plans for protecting current and future personal assets against financial loss.

#### ELA

- **Grade 6**
  - RI.6.2
  - SL.6.1
  - L.6.1
  - L.6.3
  - L.6.4

- **Grade 7**
  - RI.7.2
  - SL.7.1
  - L.7.1
  - L.7.3
  - L.7.4

- **Grade 8**
  - SL.8.1
  - L.8.1
  - L.8.3
  - L.8.4

- **Grades 9-10**
  - SL.9-10.1
  - L.9-10.1
  - L.9-10.4

#### Math

- **Grade 6**
  - RP.6.3b
  - NS.6.2
  - NS.6.3
  - NS.6.5
  - SP.6.1
  - SP.6.2

- **Grade 7**
  - RP.7
  - NS.7.2
  - NS.7.3
  - EE.7.1
  - EE.7.2
  - SP.7.5

- **Grade 8**
  - SL.8.1
  - L.8.1
  - L.8.3
  - L.8.4

- **Grades 9-10**
  - SL.9-10.1
  - L.9-10.1
  - L.9-10.4
Unit 3: Debit and Credit

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.

Objectives:
The students will:
- 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

Financial Knowledge
- Receive instruction, experiences, and guidance, for developing an understanding of relevant financial concepts.

Academic and Career Preparation
- Self-directed and group inquiry-based and problem-solving activities are integrated throughout the curriculum.

Group work and instruction in effective collaboration and leadership skills are integrated throughout the curriculum.

Economics
Grades 6-8
SS.Econ1.b.m Evaluate how incentives impact individual and/or household decision-making.
SS.Econ3.b.m Differentiate between the functions of money (i.e., medium of exchange, store of value, unit of account). Assess how interest rates influence borrowing and investing.

Personal Financial Literacy
B.8.2.1 Analyze and select appropriate financial institutions to assist with meeting various personal financial needs and goals.
B.8.2.2 Describe various financial products or services (ATM, debit cards, credit cards, checkbooks, etc.) and the most appropriate use of each.
C.8.1.1 Compare the benefits and costs of spending decisions.
C.8.1.2 Analyze information about products and services.
C.8.2.1 Distinguish the financial benefits and services of different types of lending institutions.
C.8.2.2 Explain strategies of debt and credit management.
C.8.2.3 Explain credit terminology.
C.8.2.4 Analyze sources of consumer credit.
C.8.3.1 Explain options for payment on credit cards.
C.8.3.2 Differentiate between a credit card, charge card, and debit card.
C.8.4.1 Explain the factors affecting a “credit score.”
C.8.4.2 Identify factors that affect creditworthiness and the purposes of credit records.
C.8.4.3 Identify ways to avoid or correct credit problems.
C.8.5.1 Compare and compute application of interest, compound interest, and amortization.
C.8.5.2 Compute the amount of interest paid over time when using credit.
C.8.5.3 Calculate the cost of borrowing for various amounts and types of purchases.

| Grade 6 | Grade 6 |
| SL.6.1  | RP.6.3b |
| SL.6.2  | NS.6.2  |
| Grades 9-10 | Grades 6 |
| L.9-10.1 | NS.6.3  |
| L.9-10.4 | NS.6.5  |
| Grades 11-12 | Grade 7 |
| L.11-12.1 | RP.7.R2.b |
| L.11-12.1 | NS.7.3  |
| L.11-12.4 | SP.7.5  |

| Grade 8 |
| G.8    |
| SP.8.2 |
**Unit Description**

**WI ACP Components**

**Academic Standards**

<table>
<thead>
<tr>
<th>Unit 4: Budget+</th>
<th>Financial Knowledge</th>
<th>Economics</th>
<th>ELA</th>
<th>Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</td>
<td>Create a mock budget for using income from a career of interest that addresses cost of living.</td>
<td>SS.Econ2.a.m Analyze the role of consumers and producers in product markets. Provide examples of how individuals and households are both consumers and producers.</td>
<td>Grade 6</td>
<td>NS.6.2</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td></td>
<td>Grade 6</td>
<td>NS.6.3</td>
</tr>
<tr>
<td>The students will:</td>
<td></td>
<td>Grade 6</td>
<td>NS.6.5</td>
<td></td>
</tr>
<tr>
<td>▪ Categorize spending by needs and wants</td>
<td></td>
<td><strong>Grade 7</strong></td>
<td>( SL.7.1 )</td>
<td></td>
</tr>
<tr>
<td>▪ Compare teen and adult spending patterns</td>
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<td>( L.7.1 )</td>
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<tr>
<td>▪ Determine which categories belong in a budget</td>
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<td>( L.7.3 )</td>
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<tr>
<td>▪ Relate the need to save money to meet goals</td>
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<td>( L.7.4 )</td>
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<tr>
<td>▪ Prepare a budget using goals and income</td>
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<td><strong>Grade 8</strong></td>
<td>( SL.8.1 )</td>
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<td><strong>Grades 9-10</strong></td>
<td>( SL.9-10.1 )</td>
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<td>( L.9-10.1 )</td>
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<td>( L.9-10.4 )</td>
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</tbody>
</table>
## Unit 5: Simulation and Debriefing

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. Following their simulation experience, students participate in a reflective assessment.

### Objectives:

The students will:

- Create a family budget using hypothetical life situations
- Make saving and investment decisions
- Reflect on their simulation experience

### Financial Knowledge

- **Create a mock budget for using income from a career of interest that addresses cost of living.**

### World of Work and Labor Market

- Understand salary, standards of living, connections to different careers, and education and training for multiple levels of jobs within the same career pathway. Identify and exhibit positive social skills consistent with employability.

### Economics

**SS.Econ2.a.m** Analyze the role of consumers and producers in product markets. Provide examples of how individuals and households are both consumers and producers.

**SS.Econ4.b.m** Compare and contrast the role of different economic institutions businesses in an economy. Analyze rules and laws that protect and support both consumers and workers.

**SS.Econ4.c.m** Analyze the impact of different government policies (e.g., taxation and government spending) on the economy.

### Personal Financial Literacy

**A.8.1.1** Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.

**A.8.1.2** Describe the unique characteristics of both a job and a career.

**A.8.2.1** Identify and understand factors affecting income.

**D.8.1.1** Understand the concept of “time value” of money.

**D.8.1.2** Apply the principle of “pay me first” to realistic scenarios.

**F.8.5.4** Connect the role of philanthropy, volunteer service, and charities to community development and quality of life.

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<thead>
<tr>
<th>Unit Description</th>
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<th>Academic Standards</th>
<th>English Language Arts</th>
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<td></td>
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<td>SS.Econ2.a.m</td>
<td>RI.6.1</td>
<td>RP.6.3b</td>
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<td>W.6.1</td>
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<td>World of Work and Labor Market</td>
<td>Grade 7</td>
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<td>SS.Econ4.b.m</td>
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<td>RP.7.2b</td>
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<td>W.7.1</td>
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<td>Personal Financial Literacy</td>
<td>Grades 9-10</td>
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<td>A.8.1.1</td>
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<td>A.8.1.2</td>
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<td>A.8.2.1</td>
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### JA Finance Park Extension Activities

**Unit 1: Income**

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<tr>
<th>Extension Activity Description</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Career Exploration Tools</strong></td>
<td>L.6.4</td>
<td>NA</td>
<td>Personal Financial Literacy A.8.1.1 A.8.3.2</td>
</tr>
<tr>
<td>Students take an online career assessment to learn about their interests, skills, and work values.</td>
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<td>L.8.4</td>
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<tr>
<td><strong>2. Career Choice Research</strong></td>
<td>RI.6.1</td>
<td>NA</td>
<td>Personal Financial Literacy A.8.1.1 A.8.3.2</td>
</tr>
<tr>
<td>Students access career information online and use the <em>Occupational Outlook Handbook</em> to record their findings on a Career Critique Chart.</td>
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<td>RI.8.1</td>
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<td>SL. 9-10.1</td>
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<td>RI.11-12.1</td>
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<td>SL. 11-12.1</td>
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<tr>
<td><strong>3. Being an Entrepreneur</strong></td>
<td>SL.6.1</td>
<td>NA</td>
<td>Personal Financial Literacy D.8.3.2</td>
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<tr>
<td>Students examine entrepreneurial skills and present new business ideas to the class.</td>
<td>SL.6.4</td>
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<td>SL.6.5</td>
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<td>SL.8.1</td>
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<td>SL. 9-12.5</td>
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*Entrepreneurship* MF8.a.7.m MF8.a.8.m MF8.a.12.m MF9.a.9.m *Family and Consumer Science* CS1.a.7.m
<table>
<thead>
<tr>
<th>4. Starting a Lawn Care Business</th>
<th>SL.6.1  L.6.4  SL.7.1  L.7.4  SL.8.1  L.8.4  SL.9-10.1  L. 9-10.4</th>
<th>6.SP.1  HSS.IC.B.6</th>
<th>Personal Financial Literacy  D.8.3.2</th>
<th>Entrepreneurship  MF8.a.12.m  Family and Consumer Science  CS1.a.7.m</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students identify a business and figure fixed and variable costs.</td>
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<tr>
<td>5. STEM Careers</td>
<td>SL.6.1  SL.7.1  SL.8.1  SL.9-10.1  SL.11-12.1</td>
<td>NA</td>
<td></td>
<td>Entrepreneurship  MF9.a.6.m  Family and Consumer Science  CCLC1.b.8.m</td>
</tr>
<tr>
<td>Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</td>
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<tr>
<td>6. Social Security and Medicare</td>
<td>RI.6.1  RI.7.1  RI.8.1  RI.9-10.1</td>
<td>6.NS.3  7.RP.3</td>
<td>Personal Financial Literacy  A.8.4.1  A.8.4.2  A.8.4.4  B.8.4.1</td>
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<tr>
<td>Students read a brief history of Social Security and Medicare and review tax tables for income examples.</td>
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<tr>
<td>7. Sales Receipt Analysis</td>
<td>RI.6.1  RI.7.1  RI.8.1</td>
<td>7.RP.3</td>
<td>Personal Financial Literacy  A.8.4.1</td>
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<tr>
<td>Students examine the cost of sales tax for items in their shopping cart.</td>
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<tr>
<td>8. How to Complete a 1040-EZ Income Tax Form</td>
<td>RI.6.1  SL.6.1  RI.7.1  SL.7.1  RI.8.1  SL.8.1  SL. 9-10.1  SL.11-12.1</td>
<td>NA</td>
<td>Personal Financial Literacy  A.8.4.1</td>
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<tr>
<td>Students complete an IRS Form 1040-EZ and examine the equity of a progressive tax.</td>
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</tbody>
</table>
## Unit 2: Saving, Investing and Risk Management

<table>
<thead>
<tr>
<th>Extension Activity Description</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Understanding College Costs and the FAFSA</strong>&lt;br&gt;The FAFSA form is used to evaluate a students’ (and parents’) financial ability to pay for college.</td>
<td>RI.6.1&lt;br&gt;W.6.7&lt;br&gt;RI.7.1&lt;br&gt;W.7.7&lt;br&gt;RI.8.1&lt;br&gt;W.8.7&lt;br&gt;RI.9-10.1</td>
<td>NA</td>
<td>Personal Financial Literacy&lt;br&gt;B.8.3.1</td>
</tr>
<tr>
<td><strong>2. Understanding Stock Quotes</strong>&lt;br&gt;Students use the information found in a sample stock quote table to analyze a stock portfolio.</td>
<td>RI.6.1&lt;br&gt;L.6.4&lt;br&gt;RI.7.1&lt;br&gt;L.7.4&lt;br&gt;RI.8.1&lt;br&gt;L.8.4&lt;br&gt;RI.9-10.1</td>
<td>NA</td>
<td>Personal Financial Literacy&lt;br&gt;D.8.2.2</td>
</tr>
<tr>
<td><strong>3. Roth IRAs: Teens and Retirement Savings</strong>&lt;br&gt;With earned income, students can invest and watch their savings grow for retirement.</td>
<td>SL.6.1&lt;br&gt;L.6.4&lt;br&gt;SL.7.1&lt;br&gt;L.7.4&lt;br&gt;SL.8.1&lt;br&gt;L.8.4&lt;br&gt;SL.9-10.1&lt;br&gt;L.9-10.4&lt;br&gt;SL.11-12.1&lt;br&gt;L.11-12.4</td>
<td>Grade 6&lt;br&gt;CC.2.1.6.D.1&lt;br&gt;CC.2.1.6.E.2&lt;br&gt;Grade 7&lt;br&gt;CC.2.1.7.D.1&lt;br&gt;High School&lt;br&gt;CC.2.1.HS.F.3</td>
<td>Personal Financial Literacy&lt;br&gt;B.8.3.1&lt;br&gt;B.8.3.2&lt;br&gt;D.8.2.2</td>
</tr>
<tr>
<td><strong>4. Compound Interest and the Rule of 72</strong>&lt;br&gt;Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</td>
<td>RI.6.1&lt;br&gt;RI.7.1&lt;br&gt;RI.8.1</td>
<td>Grade 6&lt;br&gt;CC.2.1.6.D.1</td>
<td>Personal Financial Literacy&lt;br&gt;C.8.5.1&lt;br&gt;C.8.5.2&lt;br&gt;C.8.5.3</td>
</tr>
<tr>
<td><strong>5. Junior Achievement $ave, USA Risk and Insurance Online Lesson</strong>&lt;br&gt;This interactive lesson helps students define risk, common insurance terms, and the different types of insurances.</td>
<td>RI.6.1&lt;br&gt;L.6.4&lt;br&gt;RI.7.1&lt;br&gt;L.7.4&lt;br&gt;RI.8.1&lt;br&gt;L.8.4</td>
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<td>Personal Financial Literacy&lt;br&gt;G.8.1.1&lt;br&gt;G.8.1.2&lt;br&gt;G.8.1.3&lt;br&gt;G.8.2.1</td>
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</table>
## Unit 3: Debit and Credit

<table>
<thead>
<tr>
<th>Extension Activity Description</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Checks and Checking Accounts</strong></td>
<td>RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4</td>
<td>NA</td>
<td>Personal Financial Literacy B.8.2.2</td>
</tr>
<tr>
<td>Students practice check writing and keep a check register to track their checks, deposits, withdrawals, and automatic electronic payments.</td>
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<tr>
<td><strong>2. Installment Debt</strong></td>
<td>RI.6.1 RI.7.1 RI.8.1</td>
<td>Grade 6 CC.2.1.6.D.1</td>
<td>Personal Financial Literacy C.8.3.1 C.8.3.4 C.8.5.2 C.8.5.3</td>
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<tr>
<td>Students become aware that an installment debt can be considerably greater than the original purchase price of an item.</td>
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<tr>
<td><strong>3. Rent or Home Ownership</strong></td>
<td>RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 RI.9-12.1 SL. 9-12.1 L.9-12.4</td>
<td>Grade 6 CC.2.1.6.D.1</td>
<td>Personal Financial Literacy C.8.1.1 C.8.1.2 C.8.5.2 C.8.5.3 Family and Consumer Science CFR1.a.11.m</td>
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<tr>
<td>Students compare the benefits and responsibilities that come with renting or owning a home.</td>
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<tr>
<td>Students assess the pluses and minuses of leasing or buying a car.</td>
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<td><strong>5. Identity Theft</strong></td>
<td>RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 RI.9-10.1 SL.9-10.1 SL.11-12.1</td>
<td>NA</td>
<td>Personal Financial Literacy G.8.1.2</td>
</tr>
<tr>
<td>Students learn about steps they can take to help protect their payment cards and personal identity from theft.</td>
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</tbody>
</table>
## Unit 4: Budget +

<table>
<thead>
<tr>
<th>Extension Activity Description</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
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</thead>
<tbody>
<tr>
<td><strong>1. Sample Budgets</strong>&lt;br&gt;Students practice preparing budgets and making budgeting decisions. They work in teams, pairs, or individually.</td>
<td>RI.6.1&lt;br&gt;SL.6.1&lt;br&gt;RI.7.1&lt;br&gt;SL.7.1&lt;br&gt;RI.8.1&lt;br&gt;SL.8.1&lt;br&gt;SL.9-10.1&lt;br&gt;SL.11-12.1</td>
<td>7.RP.3&lt;br&gt;Mathematical Practices 1-7</td>
<td>Personal Financial Literacy&lt;br&gt;B.8.1.2&lt;br&gt;B.8.3.1</td>
</tr>
<tr>
<td><strong>2. Personal Budget</strong>&lt;br&gt;Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.</td>
<td>RI.6.1&lt;br&gt;W.6.7&lt;br&gt;SL.6.1&lt;br&gt;RI.7.1&lt;br&gt;W.7.7&lt;br&gt;SL.7.1&lt;br&gt;RI.8.1&lt;br&gt;W.8.7&lt;br&gt;SL.8.1</td>
<td>7.RP.3&lt;br&gt;Mathematical Practices 1-7</td>
<td>Personal Financial Literacy&lt;br&gt;B.8.1.2&lt;br&gt;B.8.3.1</td>
</tr>
<tr>
<td><strong>3. Paying for Postsecondary Education</strong>&lt;br&gt;Students see that education after high school is an investment in their future. They explore options to pay for higher education.</td>
<td>RI.6.1&lt;br&gt;SL.6.1&lt;br&gt;L.6.4&lt;br&gt;RI.7.1&lt;br&gt;SL.7.1&lt;br&gt;L.7.4&lt;br&gt;RI.8.1&lt;br&gt;SL.8.1&lt;br&gt;L.8.4</td>
<td>NA</td>
<td>Personal Financial Literacy&lt;br&gt;A.8.1.1</td>
</tr>
<tr>
<td><strong>4. Completing a Budget</strong>&lt;br&gt;Students continue to prepare for their JA Finance Park simulation by conducting pricing research and practicing the skills of budgeting. They evaluate hypothetical life situations and prioritize budget items.</td>
<td>RI.6.1&lt;br&gt;SL.6.1&lt;br&gt;L.6.4&lt;br&gt;RI.7.1&lt;br&gt;SL.7.1&lt;br&gt;L.7.4&lt;br&gt;RI.8.1&lt;br&gt;SL.8.1&lt;br&gt;L.8.4&lt;br&gt;SL.9-10.1&lt;br&gt;SL.11-12.1</td>
<td>Grade 7&lt;br&gt;7.RP.3&lt;br&gt;Mathematical Practices 1-7</td>
<td>Personal Financial Literacy&lt;br&gt;B.8.1.2&lt;br&gt;B.8.3.1</td>
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</table>
## JA Finance Park PBL

<table>
<thead>
<tr>
<th>Unit Description</th>
<th>WI ACP Components</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unit 1: Income</strong></td>
<td>Career Exploration</td>
<td>Grades 9-10 RI 9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</td>
<td>Grades 11-12 RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</td>
<td>Mathematical Practices 1-2 4-7</td>
</tr>
</tbody>
</table>

**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.**

### Objectives:

The students will:

- 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

**Career Exploration**

- Identify 2-3 career clusters that are compatible with their interests, strengths, and values as identified in assessments.
- Describe how careers of interest relate to their assessment information and interests.
- Make connections between skills acquired in and out of school and how they apply to careers of interest.
- Use general career pathway information that correlates to strengths, values and interests to identify careers of interest.

**Self Awareness**

- Interpret inventory results and articulate personal strengths, then link them to activities and experiences.

**Financial Knowledge**

- Experience instruction and guidance for developing an understanding of relevant financial concepts.
Unit 2: Saving, Investing and Risk Management

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.

Objectives:
The students will:
- 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

Unit 3: Debit and Credit

Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.

Objectives:
The students will:
- 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
### Unit 4: Budget+

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.

**Objectives:**

- Categorize spending by needs and wants
- Determine which categories belong in a budget
- Distinguish between different kinds of budgets
- Prepare a budget using goals and income

<table>
<thead>
<tr>
<th><strong>Financial Knowledge</strong></th>
<th><strong>Grades 9-10</strong></th>
<th><strong>Mathematical Practices</strong></th>
<th><strong>Personal Financial Literacy</strong></th>
</tr>
</thead>
</table>
| Create a mock budget for using income from a career of interest that addresses cost of living. | RI.9–10.1  
SL. 9-10.1  
L.9-10.1,4 | 1-7 | B.8.1.2 |
| **Grades 11-12** | RI.11-12.1  
SL.11-12.1  
L.11-12.1,4 | | B.8.3.1 |
| | | | B.8.3.2 |
| | | | B.8.3.2 |
| | | | D.8.5.1 |
| | | | D.8.1.2 |
| | | | D.8.5.1 |
| | | | E.8.1.1 |
| | | | E.8.2.1 |
| | | | E.8.2.2 |
| | | | E.8.6.3 |
| | | | F.8.1.2 |
## Unit 5: Simulation and Debriefing

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?

### Objectives:
The students will:
- Create a family budget using hypothetical life situations
- Make saving and investment decisions
- Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes
- Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts
- Demonstrate originality and creativity
- Build confidence, self-esteem, and teamwork skills

### Financial Knowledge
- Create a mock budget for using income from a career of interest that addresses cost of living.

### World of Work and Labor Market
- Understand salary, standards of living, connections to different careers, and education and training for multiple levels of jobs within the same career pathway.
- Identify and exhibit positive social skills consistent with employability.

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<thead>
<tr>
<th>Grades 9-10</th>
<th>Grades 11-12</th>
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<tbody>
<tr>
<td>RI.9-10.1.4.8</td>
<td>RI.11-12.1.4.8</td>
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<tr>
<td>W.9-10.1</td>
<td>W.11-12.1</td>
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<tr>
<td>W.9-10.4-9</td>
<td>W.11-12.4-9</td>
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<tr>
<td>SL.9-10.1</td>
<td>SL.11-12.1</td>
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<td>SL.9-10.4-6</td>
<td>SL.11-12.4-6</td>
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<td>L.9-10.1-6</td>
<td>L.11-12.1-6</td>
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</tbody>
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### Mathematical Practices
1-7

### Personal Financial Literacy
A.8.1.1
A.8.2.1
A.8.3.1
A.8.4.1
B.8.1.1
B.8.1.2
B.8.3.1
B.8.3.2
C.8.4.1
C.8.4.3
D.8.1.2
D.8.1.4
D.8.2.2
D.8.3.1
D.8.3.4
D.8.5.1
E.8.1.1
G.8.1.1
G.8.2.1
G.8.3.1