A Correlation: Academic Standards and Junior Achievement Capstone Programs

Updated November 2019
2020 Colorado Academic Standards
Colorado Essential Skills

Junior Achievement USA®
One Education Way
Colorado Springs, CO
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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 Colorado Academic Standards for Social Studies and the Colorado Essential Skills, as well as Common Core English Language Arts (ELA) and Math. 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.

Option 1) A traditional teacher-taught, in-class lesson format that encompasses financial planning and career exploration with accompanying PowerPoint slides.

Option 2) A Project-Based Learning (PBL) format that encompasses the financial planning and career exploration topics but in a nontraditional approach.
# JA BizTown

<table>
<thead>
<tr>
<th>Unit Description</th>
<th>Colorado Academic Standards</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
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<tbody>
<tr>
<td><strong>Unit 1: Financial Literacy</strong>&lt;br&gt;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.&lt;br&gt;&lt;br&gt;<strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;▪ Extrapolate services offered by financial institutions&lt;br&gt;▪ Complete a bank account application&lt;br&gt;▪ Demonstrate an ability to endorse a paycheck&lt;br&gt;▪ Complete a deposit ticket&lt;br&gt;▪ Maintain a check register correctly&lt;br&gt;▪ Describe the consequences of insufficient funds&lt;br&gt;▪ Write and sign checks&lt;br&gt;▪ State the benefit of an interest-earning savings account&lt;br&gt;▪ Explain how money in a savings account grows&lt;br&gt;▪ Explore the differences between checks, debit cards, and credit cards&lt;br&gt;▪ Explain how money changes hands when a debit card is used&lt;br&gt;▪ Demonstrate use of a check register to record a debit purchase</td>
<td><strong>Grade 4</strong>&lt;br&gt;4.3.5.1.b Define positive and negative economic incentives and describe how people typically respond when given positive or negative incentives.&lt;br&gt;<strong>Grade 5</strong>&lt;br&gt;5.3.6.2.a Differentiate between saving and investing.&lt;br&gt;5.3.6.2.b. Establish the function of banking.&lt;br&gt;5.3.6.2.c Distinguish between different types of financial institutions such as banks and credit unions, and the services provided. For example: checking accounts, savings accounts, investments, and loans.&lt;br&gt;5.3.6.2.d Create a way to keep track of money spent and money saved.</td>
<td><strong>Grade 4</strong>&lt;br&gt;RI.4.3&lt;br&gt;RI.4.4&lt;br&gt;RI.4.5&lt;br&gt;RI.4.7&lt;br&gt;SL.4.1&lt;br&gt;SL.4.3&lt;br&gt;L.4.4</td>
<td><strong>Grade 4</strong>&lt;br&gt;4.NBT.3&lt;br&gt;4.NBT.4&lt;br&gt;<strong>Grade 5</strong>&lt;br&gt;5.NBT.5&lt;br&gt;5.NBT.7&lt;br&gt;<strong>Grade 6</strong>&lt;br&gt;6.NS.3&lt;br&gt;Mathematical Practices 4-6 1-7</td>
</tr>
</tbody>
</table>
## 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

### Colorado Academic Standards

**Grade 4**

4.3.5.1.c Give examples of the kinds of goods and services [produced in Colorado in different historical periods] and their connection to economic incentives.

4.3.5.1.d. Explain how productive resources (natural, human, and capital) have influenced the types of goods produced and services provided [in Colorado.]

4.3.6.2.a Define choice and opportunity cost.

4.3.6.2.c Analyze scenarios of choices including opportunity cost. For example: how to spend allowance money or purchase school supplies. **ELO**

4.4.8.2.c Identify and explain the services state government provides and how those services are funded.

**Grade 5**

5.3.5.1.a Identify examples of the productive resources and explain how they are used to produce goods and services. For example: land, labor, and capital.

5.4.7.1.b Give examples of group and individual actions that illustrate civic ideals in the founding of the United States. **ELO**

**Grade 6**

6.3.5.1.a Describe how economic systems in the Western Hemisphere (such as traditional, command, market, and mixed) allocate resources.

6.4.7.1.b Examine changes and connections in ideas about citizenship [in different times and places in the Western Hemisphere.]

### English Language Arts

**Grade 4**

RI.4.7

W.4.8
SL.4.1
SL.4.2
SL.4.3
L.4.1
L.4.4
L.4.6

**Grade 5**

RI.5.7

W.5.8
SL.5.1
SL.5.2
SL.5.3
L.5.1
L.5.4
L.5.6

**Grade 6**

R.6.7
SL.6.1
SL.6.2
L.6.1
L.6.4
L.6.6

### Math

**Mathematical Practices 4-6**

1
2
4

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ELO- Indicates standard is best supported by an optional extended learning activity.
## JA BizTown

### 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

### Colorado Academic Standards

**Grade 4**
4.4.8.2.b Identify and explain a variety of roles leaders, citizens, and others play in [state] government.

**Grade 6**
6.4.7.1.c. Describe how groups and individuals influence governments [within the Western Hemisphere]^{ELO}

### Colorado Essential Skills

**Career Awareness**
- Connect careers and other life pursuits to personal interest

**Creativity**
- Build on personal experience to specify a challenging problem to investigate.

**Self-Awareness**
- Appropriately express one’s own emotions, thoughts and values and identify how they influence behavior.

**Initiative**
- Pursue opportunities to engage and learn interests

**Personal Responsibility**
- Discern differences of effective and ineffective processes, communication and tasks.

### English Language Arts

**Grade 4**
- RI.4.4
- SL.4.1
- L.4.1
- L.4.2
- L.4.4
- L.4.6

**Grade 5**
- RI.5.4
- SL.5.1
- L.5.1
- L.5.2
- L.5.4
- L.5.6

**Grade 6**
- SL.6.1
- L.6.1
- L.6.2
- L.6.4
- L.6.6

### Math

**Grade 4**
- 4.MD.4

**Grade 5**
- 5.MD.2

**Mathematical Practices 4-6**
- 2
- 4-6

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ELO- Indicates standard is best supported by an optional extended learning activity.
## 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

### Colorado Academic Standards

#### Grade 6

- 6.3.6.2.a Explain the roles of buyers and sellers in product, labor, and financial markets.
- 6.3.6.2.b Describe the role of competition in the determination of prices and wages in a market economy.
- 6.3.6.2.c Explore how consumer spending decisions and demand impact market economies.
- 6.3.6.2.d Analyze how external factors might influence spending decisions for different individuals.

**Colorado Essential Skills**

- Collaboration - recognize how members of a community rely on each other, considering personal contributions as applicable.
- Problem Solving - define the problem using a variety of strategies.
- Informed Risk Taking - demonstrate flexibility, imagination and inventiveness in taking on tasks and activities

### 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

**Math**

#### Grade 4

- 4.NBT.5

#### Grade 5

- 5.NBT.5

#### Grade 6

- 6.NS.2
- 6.NS.3

- Mathematical Practices 4-6 1-7
## JA BizTown

### Unit Descriptions

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<th>Unit 5: Visit and Debriefing</th>
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Citizens participate in the JA BizTown simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.

### Objectives:

The students will:

- Function in their job capacity at JA BizTown
- Manage their personal finances and time
- Carry out responsibilities of citizenship, such as voting and obeying laws
- Evaluate team performance at JA BizTown
- Explain the circular flow of economic activity
- Describe how citizens use financial institutions
- Describe how citizens work within a quality business

### Colorado Academic Standards

**Grade 4**
- 4.3.6.2.c Analyze scenarios of choices including opportunity cost. For example: how to spend allowance money or purchase school supplies. [ELD]
- 4.4.8.2.c Identify and explain the services [state] government provides and how those services are funded.

**Grade 5**
- 5.3.6.2.a Differentiate between saving and investing.
- 5.3.6.2.b. Establish the function of banking.
- 5.3.6.2.c Distinguish between different types of financial institutions such as banks and credit unions, and the services provided. For example: checking accounts, savings accounts, investments, and loans.
- 5.3.6.2.d Create a way to keep track of money spent and money saved.

**Grade 6**
- 6.3.4.2 Describe and apply civic virtues including deliberative processes that contribute to the common good and democratic principles in school, community, and government.

### Colorado Essential Skills

- Task/Time Management: develop and utilize basic task and time-management strategies effectively
- Communication: communicate information through the use of technologies (determined locally)
- Self-Advocacy: ask questions to develop further personal understanding
- Leadership: demonstrate leadership skills (e.g., organizing others, taking initiative, team-building)

### English Language Arts

**Grade 4**
- W.4.1
- SL.4.1
- SL.4.4
- L.4.1
- L.4.6

**Grade 5**
- W.5.1
- SL.5.1
- SL.5.4
- L.5.1
- L.5.6

**Grade 6**
- W.6.1
- SL.6.1
- SL.6.4
- L.6.1
- L.6.4
### 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

**Colorado Essential Skills**
Self Awareness- Assess personal strengths and limitations, with a well-grounded sense of confidence, optimism and a ‘growth mindset’
Career Awareness- Pursue a path of inquiry initiated by personal connections to careers and other life pursuits.

**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.7.1, NS.7.3, EE.7.1, EE.7.2

#### 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

**Colorado Essential Skills**
Collaboration- Follow a process identified by others to help generate ideas, negotiate roles and responsibilities, and respects consensus in decision making
Communication- Establish goals for communication and plan out steps accordingly

**English Language Arts**
- 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, R2.b, NS.7.2, NS.7.3, EE.7.1, EE.7.2
- Grade 7: SP.7.5
## 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

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<tr>
<th>Colorado Academic Standards</th>
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<tbody>
<tr>
<td>HS.3.6.6 e Explain the role of government related to investing regulation, and consumer protection.</td>
<td>Grade 6&lt;br&gt;SL.6.1&lt;br&gt;SL.6.2</td>
<td>Grade 6&lt;br&gt;RP.6.3b&lt;br&gt;NS.6.2&lt;br&gt;NS.6.3&lt;br&gt;NS.6.5</td>
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<tr>
<td>HS.3.6.7.b Summarize factors to consider when selecting borrowing options, including costs, relevance, payoffs and tradeoffs.</td>
<td>Grades 9-10&lt;br&gt;L.9-10.1&lt;br&gt;L.9-10.4</td>
<td>Grade 7&lt;br&gt;RP.7.R2.b&lt;br&gt;NS.7.3&lt;br&gt;SP.7.5</td>
</tr>
<tr>
<td>HS.3.6.7.e Analyze consumer and financial information for relevance, credibility, and accuracy.</td>
<td>Grades 11-12&lt;br&gt;SL.11-12.1&lt;br&gt;L.11-12.1&lt;br&gt;L.11-12.4</td>
<td>Grade 8&lt;br&gt;G.8&lt;br&gt;SP.8.2</td>
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<tr>
<td>HS.3.6.7.e Explain how an individual’s credit history can affect borrowing power.</td>
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<td>HS.3.6.8.b Explain the purpose of insurance and how insurance works.</td>
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<td>HS.3.6.8.c Analyze the cost of insurance as a method to offset the financial risk of a situation.</td>
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<td>HS.3.6.8.d Examine types of individual and external factors that impact insurance costs for individuals.</td>
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<td>HS.3.6.8.e Outline steps to monitor and safeguard personal financial data and resolve identity theft or fraud issues. <strong>ELO</strong></td>
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### Colorado Essential Skills

Critical Thinking: Make connections between information gathered and personal experiences to apply and/or test solutions

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**ELO-** Indicates standard is best supported by an optional extended learning activity.
## JA Finance Park

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<th>Unit Description</th>
<th>Colorado Academic Standards</th>
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<th>Math</th>
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<tbody>
<tr>
<td><strong>Unit 4: Budget+</strong></td>
<td>HS.3.6.5. c Calculate a sustainable household income based on financial obligations for different lifestyle scenarios</td>
<td>Grade 6 RL.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</td>
<td>Grade 6 RL.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</td>
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<tr>
<td></td>
<td>HS.3.6.5.e Describe factors that impact take-home pay and personal income tax liability.</td>
<td>Grade 7 RL.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</td>
<td>Grade 7 RL.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</td>
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<td></td>
<td>HS.3.6.7.f Design a spending plan/budget that covers financial obligations and integrates saving for future goals.</td>
<td>Grade 8 RL.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</td>
<td>Grade 8 RL.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</td>
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<td></td>
<td>Colorado Essential Skills</td>
<td>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</td>
<td>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</td>
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<tr>
<td></td>
<td>Adaptability- Look for and value in different perspectives expressed by others</td>
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<td></td>
<td><strong>Unit 5: Simulation and Debriefing</strong></td>
<td>HS.3.6.5. c Calculate a sustainable household income based on financial obligations for different lifestyle scenarios</td>
<td>Grade 6 RL.6.1 W.6.1 W.6.4 W.6.9</td>
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<td></td>
<td>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.</td>
<td>HS.3.6.5.e Describe factors that impact take-home pay and personal income tax liability.</td>
<td>Grade 7 RL.7.1 W.7.1 W.7.4 W.7.9</td>
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<td>Colorado Essential Skills</td>
<td>HS.3.6.7.f Design a spending plan/budget that covers financial obligations and integrates saving for future goals.</td>
<td>Grade 8 RL.8.1 W.8.1 W.8.4 W.8.9</td>
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<td></td>
<td>Initiative/Self Direction- Apply knowledge to set goals, make informed decisions and transfer to new contexts</td>
<td>Grades 9-10 RL.9-10.1 W.9-10.4 W.9-10.9</td>
<td>Grades 9-10 RL.9-10.1 W.9-10.4 W.9-10.9</td>
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<tr>
<td></td>
<td>Informed Risk Taking- Innovate from failure, connect learning across domains and recognize new opportunities</td>
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<td>Civic Engagement participate in social or community activities</td>
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<td></td>
<td>Task/Time Management-Demonstrate task-management attributes associated with producing high-quality products</td>
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<td>Communication Technologies- Evaluate information through the use of technologies</td>
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## Unit Description

<table>
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<tr>
<th>Unit</th>
<th>Key Learning Objectives</th>
<th>Economic Standards</th>
<th>Common Core ELA</th>
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<th>Mathematical Practices</th>
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</table>
| **Unit 1: Income**           | 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 | HS.3.6.5.a Predict the potential impact of education and skill development choices on future earning capability and financial well-being.  
HS.3.6.2.b Analyze the impact of economic conditions and cost of living factors on income and purchasing power.  
HS.3.6.5.e Describe factors that impact take-home pay and personal income tax liability. | Grades 9-10  
RI.9–10.4  
W.9-10.1,4  
SL.9-10.1  
L.9-10.1,4 |  
Mathematical Practices  
1-2  
4-7 |
| **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 | HS.3.6.6.a Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.  
HS.3.6.6.b Explore long-range comprehensive financial planning strategies.  
HS.3.6.7.b Summarize factors to consider when selecting borrowing options, including costs, relevance, payoffs and tradeoffs. | Grades 9-10  
RI.9–10.1  
W.9-10.1,4,9  
SL.9-10.1  
L.9-10.1,4 |  
Mathematical Practices  
1-7 |
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<tr>
<td><strong>Unit 3: Debit and Credit</strong>&lt;br&gt;Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;- Describe the types of financial institutions and the services they provide&lt;br&gt;- Explain debit and credit cards and their uses&lt;br&gt;- Identify the advantages and disadvantages related to credit and debit cards&lt;br&gt;- Give examples of the best ways to build credit&lt;br&gt;- Demonstrate why credit scores are important</td>
<td>HS.3.6.6 e Explain the role of government related to investing regulation, and consumer protection.&lt;br&gt;HS.3.6.7.b Summarize factors to consider when selecting borrowing options, including costs, relevance, payoffs and tradeoffs.&lt;br&gt;HS.3.6.7.c Analyze consumer and financial information for relevance, credibility, and accuracy.&lt;br&gt;HS.3.6.7.e Explain how an individual’s credit history can affect borrowing power.&lt;br&gt;HS.3.6.8.b Explain the purpose of insurance and how insurance works.&lt;br&gt;HS.3.6.8.c Analyze the cost of insurance as a method to offset the financial risk of a situation.&lt;br&gt;HS.3.6.8.d Examine types of individual and external factors that impact insurance costs for individuals.&lt;br&gt;HS.3.6.8.e Outline steps to monitor and safeguard personal financial data and resolve identity theft or fraud issues.</td>
<td>Grades 9-10&lt;br&gt;SL. 9-10.1,4&lt;br&gt;L.9-10.1,4</td>
<td>Mathematical Practices 1-2&lt;br&gt;5-7</td>
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<td><strong>Unit 4: Budget+</strong>&lt;br&gt;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.</td>
<td><strong>Objectives:</strong>&lt;br&gt;The students will:&lt;br&gt;- Categorize spending by needs and wants&lt;br&gt;- Determine which categories belong in a budget&lt;br&gt;- Distinguish between different kinds of budgets&lt;br&gt;- Prepare a budget using goals and income</td>
<td>HS.3.6.5. c Calculate a sustainable household income based on financial obligations for different lifestyle scenarios&lt;br&gt;HS.3.6.5. e Describe factors that impact take-home pay and personal income tax liability.&lt;br&gt;HS.3.6.7.f Design a spending plan/budget that covers financial obligations and integrates saving for future goals.</td>
<td>Grades 9-10&lt;br&gt;RI. 9-10.1&lt;br&gt;SL. 9-10.1&lt;br&gt;L.9-10.1,4</td>
<td>Grades 11-12&lt;br&gt;SL11-12.1,4&lt;br&gt;L.11-12.1,4</td>
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**Unit Description**

**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

**Economic Standards**

HS.3.6.5. c Calculate a sustainable household income based on financial obligations for different lifestyle scenarios
HS.3.6.5.e Describe factors that impact take-home pay and personal income tax liability.
HS.3.6.7.f Design a spending plan/budget that covers financial obligations and integrates saving for future goals.

**Common Core ELA**

Grades 9-10 RI.9–10.1,4,8 W. 9-10. 1 W. 9-10.4-9 SL. 9-10. 1 SL.9-10.4-6 L.9-10. 1-6

Grades 11-12 RI.11-12.1,4,8 W.11-12.1 W. 11-12.4-9 SL.11-12. 1 SL.11-12.4-6 L.11-12. 1-6

**Common Core Math**

Mathematical Practices 1-7