

**A Correlation:  
JA Our City®  
and  
Jump\$tart National Financial Literacy Standards**

Session One: Earn, Save, Spend, and Donate	Session Two: Invisible Money	Session Three: How Do I Become an Entrepreneur?	Session Four: Money Choices Make the City Go Round	Session Five: Let's Build a City
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**Jump\$tart National Personal Finance Education Elementary Benchmarks**

**SPENDING AND SAVING**

<b>1. Develop a Plan for Saving and Spending</b>	●	●		●	
a. Explain how saving money can improve financial well-being.	●		●		●
b. Create a way to keep track of money spent.	ELO		●		
d. Calculate the sales tax for a given purchase.				●	
e. Describe ways that people can decrease expenses to save more of their incomes.					●
f. Demonstrate how to allocate weekly income for spending, saving and sharing goals.	●				
g. Give an example of how government uses tax revenues.				●	
<b>3. Describe How to Use Different Payment Methods</b>	●	●		●	
a. Justify reasons to keep money in a bank or credit union.	●	●		●	●
b. Demonstrate how checks and debit cards, gift cards and credit cards work as payment methods.		ELO		●	
c. Verify the total cost of a purchase that includes multiple items.				ELO	
d. Calculate the amount of change to be returned when the payment amount is greater than the purchase price.				ELO	
<b>4. Apply Consumer Skills to Spending and Saving Decisions</b>				●	●
b. Justify a spending decision based on pre-determined criteria for an acceptable outcome and available options.		●			●
c. Explain how peer pressure can affect spending decisions.					●

**CREDIT AND DEBT**

<b>1. Analyze the Costs and Benefits of Various Types of Credit</b>		●			
a. Identify situations when people might pay for certain items in small amounts over time.		●			
b. Summarize the advantages and disadvantages of using credit.		●			
c. Explain why financial institutions lend money.			●		
d. Explain why using a credit card is a form of borrowing.		●			

**EMPLOYMENT AND INCOME**

<b>1. Explore job and career options.</b>			●	●	●
a. Explain the difference between a career and a job.			●		
b. Identify various jobs within a specific career.			●		
c. Give an example of how an individual's interests, knowledge and abilities can affect job and career choice.			●		
d. Give examples of careers related to a personal interest	●		●		
f. Give examples of local entrepreneurs.			●		
<b>1. Compare sources of personal income and compensation.</b>			●	●	
a. Identify jobs children can do to earn money.	●		●		●
c. Give examples of sources of income other than a wage or salary.			●		

\*ELO- Indicates a skill best supported by an Extended Learning Opportunity



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**INVESTING**

1. Explain how investing may build wealth and help meet financial goals.				●	●
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**FINANCIAL DECISION MAKING**

1. Recognize the responsibilities associated with personal financial decisions.	●	●	●	●	●
a. Predict the consequences of spending decisions.		●		●	●
b. Analyze money-handling decisions that youth commonly face.		●	●	●	●
2. Use reliable resources when making financial decisions.					●
a. Analyze how pre-purchase research affects satisfaction when making a spending decision.				●	●
b. Identify reliable sources of information when comparing products such as a bike.					●
c. Discuss ways to verify a claim expressed in advertising for an age-appropriate product.					●
3. Make criterion-based financial decisions by systematically considering alternatives and consequences.	●		●		●
a. Explain how limited personal financial resources affect the choices people make.		●	●	●	●
c. Make a decision based on the description of an acceptable outcome.			●		●
d. Devise a plan to achieve a specific, measurable goal.		ELO	●		

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