

# JA Personal Finance – Blended

Session Details	Next Gen Sunshine State Standards for Social Studies	Florida English Language Arts	
<p><b>Session One: Money for the Long Run</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Define personal finance and why it matters.</li> <li>Contrast being rich with using financial planning to be financially secure.</li> <li>Express the relationship between career, education choices, and lifetime earnings.</li> </ul> <p><b>Concepts:</b> Earnings, Education, Lifetime earnings, Personal finances</p>	<p><b>Earning Income</b></p> <p>SS.912.FL.1.1: Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>SS.912.FL.1.2: Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer</p> <p>SS.912.FL.1.3: Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> LAFS.910.RI.1.1 LAFS.910.RI.1.2 LAFS.910.RI.3.8</p> <p><b>Writing</b> LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.2.6</p> <p><b>Speaking and Listening</b> LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.2.4</p> <p><b>Language</b> LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> LAFS.1112.RI.1.1 LAFS.1112.RI.1.2 LAFS.1112.RI.3.7</p> <p><b>Writing</b> LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.2.6</p> <p><b>Speaking and Listening</b> LAFS.1112.SL.1.1 LAFS.1112SL.1.2 LAFS.1112.SL.2.4 LAFS.1112.SL.2.5</p> <p><b>Language</b> LAFS.1112.L.1.1 LAFS.1112.L.2.3 LAFS.1112.L.3.4 LAFS.1112.L.3.6</p>
<p><b>Session Two: Why Budget?</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Plan, prioritize, and adjust expenses to meet a scenario based budget.</li> <li>Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.</li> </ul> <p><b>Concepts:</b> Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings</p>	<p><b>Buying Goods and Services</b></p> <p>SS.912.FL.2.1: Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.</p> <p>SS.912.FL.2.2: Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> LAFS.910.RI.1.1 LAFS.910.RI.1.2</p> <p><b>Writing</b> LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.2.6</p> <p><b>Speaking and Listening</b> LAFS.910.SL.1.1 LAFS.910.SL.1.2</p> <p><b>Language</b> LAFS.910.L.1.1 LAFS.910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> LAFS.1112.RI.1.1 LAFS.1112.RI.1.2</p> <p><b>Writing</b> LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.2.6</p> <p><b>Speaking and Listening</b> LAFS.1112.SL.1.1 LAFS.1112SL.1.2</p> <p><b>Language</b> LAFS.1112.L.1.1 LAFS.1112.L.3.4 LAFS.1112.L.3.6</p>

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<p><b>Session Three: Anatomy of a Budget</b></p> <p><b>Objectives:</b></p> <p>The students will be able to:</p> <ul style="list-style-type: none"> <li>Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.</li> <li>Demonstrate basic budget competencies</li> </ul> <p><b>Concepts:</b> Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity Cost, Variable Expenses</p>	<p><b>Buying Goods and Services</b></p> <p>SS.912.FL.2.3: Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features. Explain why for goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs.</p> <p>SS.912.FL.2.5: Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services and describe how the amount of information people should gather depends on the benefits and costs of the information.</p>	<p><b>Grades 9-10</b></p> <p><b>Speaking and Listening</b></p> <p>LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.2.4</p> <p><b>Language</b></p> <p>LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Speaking and Listening</b></p> <p>LAFS.1112.SL.1.1 LAFS.1112SL.1.2 LAFS.1112.SL.2.4 LAFS.1112.SL.2.5</p> <p><b>Language</b></p> <p>LAFS.1112.L.1.1 LAFS.1112L.2.3 LAFS.1112.L.3.4 LAFS.1112.L.3.6</p>
<p><b>Session Four: Breaking Even Isn’t Enough</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Recognize the key reasons for saving.</li> <li>Apply the steps in developing a savings plan, including the concept of paying yourself first.</li> </ul> <p><b>Concepts:</b> Debt, Credit, Credit cards, Credit reports and scores, Interest</p>	<p><b>Saving</b></p> <p>SS.912.FL.3.1: Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b></p> <p>LAFS.910.RI.1.1 LAFS.910.RI.1.2 LAFS.910.RI.3.8</p> <p><b>Writing</b></p> <p>LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.2.4</p> <p><b>Language</b></p> <p>LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b></p> <p>LAFS.1112.RI.1.1 LAFS.1112.RI.1.2 LAFS.1112.RI.3.7</p> <p><b>Writing</b></p> <p>LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>LAFS.1112.SL.1.1 LAFS.1112SL.1.2 LAFS.1112.SL.2.4</p> <p><b>Language</b></p> <p>LAFS.1112.L.1.1 LAFS.1112.L.2.3 LAFS.1112.L.3.4</p>

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<p><b>Session Five: The Benefits and Costs of Credit</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Recognize and prevent negative effects of a poor credit score and credit history.</li> <li>Analyze the costs and benefits of various forms of credit.</li> </ul> <p><b>Concepts:</b> Credit, Credit cards, credit reports and scores, Risk</p>	<p><b>Using Credit</b></p> <p>SS.912.FL.4.1: Discuss ways that consumers can compare the cost of credit by using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.</p> <p>SS.912.FL.4.2: Discuss that banks and financial institutions sometimes compete by offering credit at low introductory rates, which increase after a set period of time or when the borrower misses a payment or makes a late payment.</p> <p>SS.912.FL.4.8: Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> LAFS.910.RI.1.1 LAFS.910.RI.1.2 LAFS.910.RI.3.8</p> <p><b>Writing</b> LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.2.6</p> <p><b>Speaking and Listening</b> LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.2.4</p> <p><b>Language</b> LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> LAFS.1112.RI.1.1 LAFS.1112.RI.1.2 LAFS.1112.RI.3.7</p> <p><b>Writing</b> LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.2.6</p> <p><b>Speaking and Listening</b> LAFS.1112.SL.1.1 LAFS.1112SL.1.2 LAFS.1112.SL.2.4 LAFS.1112.SL.2.5</p> <p><b>Language</b> LAFS.1112.L.1.1 LAFS.1112.L.2.3 LAFS.1112.L.3.4 LAFS.1112.L.3.6</p>
<p><b>Session Six: Maximize your Money</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Recognize and apply various techniques to maximize buying power.</li> <li>Evaluate various selling techniques and situations to determine the best values.</li> </ul> <p><b>Concepts:</b> Expense, Opportunity cost, Savvy shopping, Value</p>	<p><b>Buying Goods and Services</b></p> <p>SS.912.FL.2.4: Describe ways that consumers may be influenced by how the price of a good is expressed.</p> <p>SS.912.FL.2.5: Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services and describe how the amount of information people should gather depends on the benefits and costs of the information.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> LAFS.910.RI.1.1 LAFS.910.RI.1.2 LAFS.910.RI.3.8</p> <p><b>Speaking and Listening</b> LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.2.4</p> <p><b>Language</b> LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> LAFS.1112.RI.1.1 LAFS.1112.RI.1.2 LAFS.1112.RI.3.7</p> <p><b>Speaking and Listening</b> LAFS.1112.SL.1.1 LAFS.1112SL.1.2 LAFS.1112.SL.2.4 LAFS.1112.SL.2.5</p> <p><b>Language</b> LAFS.1112.L.1.1 LAFS.1112.L.2.3 LAFS.1112.L.3.4 LAFS.1112.L.3.6</p>

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<p><b>Session Seven: On Guard</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Assess and prepare for diverse threats to personal information and finances online and offline.</li> <li>▪ Identify the signs of identity theft and how to take action against fraud by using a credit report.</li> </ul> <p><b>Concepts:</b> Credit report, Consumer protection, Fraud, Identity theft</p>	<p><b>Using Credit</b></p> <p>SS.912.FL.4.5: Explain that lenders make credit decisions based in part on consumer payment history. Credit bureaus record borrower’s credit and payment histories and provide that information to lenders in credit reports.</p> <p><b>Protecting and Insuring</b></p> <p>SS.912.FL.6.1: Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.</p> <p>SS.912.FL.6.9: Explain that loss of assets, wealth, and future opportunities can occur if an individual’s personal information is obtained by others through identity theft.</p> <p>SS.912.FL.6.10: Compare federal and state regulations that provide some remedies and assistance for victims of identity theft.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> LAFS.910.RI.1.1 LAFS.910.RI.1.2 LAFS.910.RI.3.8</p> <p><b>Writing</b> LAFS.910.W.1.2 LAFS.910.W.2.4 LAFS.910.W.2.6</p> <p><b>Speaking and Listening</b> LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.2.4</p> <p><b>Language</b> LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> LAFS.1112.RI.1.1 LAFS.1112.RI.1.2 LAFS.1112.RI.3.7</p> <p><b>Writing</b> LAFS.1112.W.1.2 LAFS.1112.W.2.4 LAFS.1112.W.2.6</p> <p><b>Speaking and Listening</b> LAFS.1112.SL.1.1 LAFS.1112.SL.1.2 LAFS.1112.SL.2.4 LAFS.1112.SL.2.5</p> <p><b>Language</b> LAFS.1112.L.1.1 LAFS.1112.L.2.3 LAFS.1112.L.3.4 LAFS.1112.L.3.6</p>
<p><b>Session Eight: Growing Money</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the many options for growing money through investing— each with different terms, risks, and rewards.</li> <li>▪ Express the correlation between risk and reward when investing.</li> </ul> <p><b>Concepts:</b> Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p>	<p><b>Financial Investing</b></p> <p>SS.912.FL.5.4: Explain that an investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.</p> <p>SS.912.FL.5.8: Discuss ways that the prices of financial assets are affected by interest rates and explain that the prices of financial assets are also affected by changes in domestic and international economic conditions, monetary policy, and fiscal policy.</p> <p>SS.912.FL.5.10: Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b> LAFS.910.RI.1.1 LAFS.910.RI.1.2 LAFS.910.RI.3.8</p> <p><b>Speaking and Listening</b> LAFS.910.SL.1.1 LAFS.910.SL.1.2 LAFS.910.SL.2.4</p> <p><b>Language</b> LAFS.910.L.1.1 LAFS.910.L.2.3 LAFS.910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b> LAFS.1112.RI.1.1 LAFS.1112.RI.1.2 LAFS.1112.RI.3.7</p> <p><b>Speaking and Listening</b> LAFS.1112.SL.1.1 LAFS.1112.SL.1.2 LAFS.1112.SL.2.4 LAFS.1112.SL.2.5</p> <p><b>Language</b> LAFS.1112.L.1.1 LAFS.1112.L.2.3 LAFS.1112.L.3.4 LAFS.1112.L.3.6</p>