

JA Personal Finance – Blended

Session Details	IN Financial Literacy Standards	IN English Language Arts	Literacy in History Social Studies
<p>Session One: Money for the Long Run</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Define personal finance and why it matters. Contrast being rich with using financial planning to be financially secure. Express the relationship between career, education choices, and lifetime earnings. <p>Concepts: Earnings, Education, Lifetime earnings, Personal finances</p> <p>Skills: Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p>FLE.1.5 Demonstrate communication strategies for discussing financial issues.</p> <p>FLE 2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.</p>	<p>Grades 9-10 9-10.RV.2.1,5 9-10.RV.3.2 9-10.RN.2.1-2 9-10.W.3.2 9-10.SL.2.1-5 9-10.SL.3.1</p> <p>Grades 11-12 11-12.RV.2.1,5 11-12.RV.3.2 11-12.RN.2.1 11-12.RN.4.2 11-12.W.3.1 11-12.SL.2.1-5 11-12.SL.3.1</p>	<p>Grades 9-10 9-10.LH.1.1-2 9-10.LH.2.1-2 9-10.LH.3.1 9-10.LH.4.2</p> <p>Grades 11-12 11-12.LH.1.1-2 11-12.LH.2.1 11-12.LH.3.1 11-12.LH.4.2</p>
<p>Session Two: Why Budget?</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Plan, prioritize, and adjust expenses to meet a scenario based budget. Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step. <p>Concepts: Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal , Saving money, Savings</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p>FLE 3.1 Demonstrate ability to use money management skills and strategies.</p> <p>FLE.3.6 Develop a personal financial plan.</p>	<p>Grades 9-10 9-10.RV.2.1,5 9-10.RV.3.2 9-10.RN.2.1-2 9-10.W.3.2 9-10.SL.2.1-5 9-10.SL.3.1</p> <p>Grades 11-12 11-12.RV.2.1,5 11-12.RV.3.2 11-12.RN.2.1 11-12.RN.4.2 11-12.W.3.1 11-12.SL.2.1-5 11-12.SL.3.1</p>	<p>Grades 9-10 9-10.LH.1.1-2 9-10.LH.2.1-2 9-10.LH.3.1 9-10.LH.4.2</p> <p>Grades 11-12 11-12.LH.1.1-2 11-12.LH.2.1 11-12.LH.3.1 11-12.LH.4.2</p>
<p>Session Three: Anatomy of a Budget</p> <p>Objectives: The students will be able to:</p> <ul style="list-style-type: none"> Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget. Demonstrate basic budget competencies <p>Concepts: Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p>FLE.2.2 Identify sources of personal income.</p> <p>FLE 3.1 Demonstrate ability to use money management skills and strategies.</p> <p>FLE.5.2 Analyze the need for and value of various types of insurance across stages of the life cycle. ^{ELO}</p>	<p>Grades 9-10 9-10.RV.2.1,5 9-10.SL.2.1-5</p> <p>Grades 11-12 11-12.RV.2.1,5 11-12.SL.2.1-5 11-12.SL.3.1</p>	<p>Grades 9-10 9-10.LH.4.1</p> <p>Grades 11-12 11-12.LH.4.1</p>

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<p>Session Four: Breaking Even Isn't Enough</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize the key reasons for saving. Apply the steps in developing a savings plan, including the concept of paying yourself first. <p>Concepts: Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p>Skills: Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>FLE 6.1 Explain how saving contributes to financial wellbeing.</p> <p>FLE 6.2 Apply strategies for creating wealth and building assets.</p>	<p>Grades 9-10 9-10.RV.2.1,5 9-10.RV.3.2 9-10.RN.2.1-2 9-10.W.3.2 9-10.SL.2.1-5</p> <p>Grades 11-12 11-12.RV.2.1,5 11-12.RV.3.2 11-12.RN.2.1 11-12.RN.4.2 11-12.W.3.1 11-12.SL.2.1-5 11-12.SL.3.1</p>	<p>Grades 9-10 9-10.LH.1.1-2 9-10.LH.2.1-2 9-10.LH.3.1 9-10.LH.4.2</p> <p>Grades 11-12 11-12.LH.1.1-2 11-12.LH.2.1 11-12.LH.3.1 11-12.LH.4.2</p>
<p>Session Five: The Benefits and Costs of Credit</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize and prevent negative effects of a poor credit score and credit history. Analyze the costs and benefits of various forms of credit. <p>Concepts: Credit, Credit cards, Credit reports and scores, Debt, Interest</p> <p>Skills: Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>FLE 4.1 Analyze the costs and benefits of using various types of credit.</p> <p>FLE 4.2 Analyze factors that influence establishing and maintaining a good credit rating.</p> <p>FLE 4.3 Analyze methods and benefits of avoiding or correcting credit and debt problems.</p>	<p>Grades 9-10 9-10.RV.2.1,5 9-10.RV.3.2 9-10.RN.2.1-2 9-10.W.3.2 9-10.SL.2.1-5</p> <p>Grades 11-12 11-12.RV.2.1,5 11-12.RV.3.2 11-12.RN.2.1 11-12.RN.4.2 11-12.W.3.1 11-12.SL.2.1-5 11-12.SL.3.1</p>	<p>Grades 9-10 9-10.LH.1.1-2 9-10.LH.2.1-2 9-10.LH.3.1 9-10.LH.4.2</p> <p>Grades 11-12 11-12.LH.1.1-2 11-12.LH.2.1 11-12.LH.3.1 11-12.LH.4.2</p>
<p>Session Six: Maximize your Money</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> Recognize and apply various techniques to maximize buying power. Evaluate various selling techniques and situations to determine the best values. <p>Concepts: Bargain, Budget, Opportunity cost, Savvy Shopping, Value</p> <p>Skills: Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>FLE.1.4 Make financial decisions by systematically considering alternatives and consequences.</p> <p>FLE 3.4 Apply consumer skills to purchase decisions.</p>	<p>Grades 9-10 9-10.RV.2.1,5 9-10.RV.3.2 9-10.RN.2.1-2 9-10.W.3.2 9-10.SL.2.1-5 9-10.ML.2.1-2</p> <p>Grades 11-12 11-12.RV.2.1,5 11-12.RV.3.2 11-12.RN.2.1 11-12.RN.4.2 11-12.W.3.1 11-12.SL.2.1-5 11-12.SL.3.1 11-12.ML.2.1-2</p>	<p>Grades 9-10 9-10.LH.1.1-2 9-10.LH.2.1-2 9-10.LH.3.1 9-10.LH.4.2</p> <p>Grades 11-12 11-12.LH.1.1-2 11-12.LH.2.1 11-12.LH.3.1 11-12.LH.4.2</p>

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<p>Session Seven: On Guard</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Assess and prepare for diverse threats to personal information and finances online and offline. ▪ Identify the signs of identity theft and how to take action against fraud by using a credit report. <p>Concepts: Consumer protection, Credit report, Identity theft, Fraud, Personal information, Preventative measures</p> <p>Skills: Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p>FLE 1.6 Demonstrate strategies to control personal information.</p> <p>FLE.1.2 Analyze financial information from a variety of reliable sources.</p> <p>FLE.1.3 Utilize consumer protection laws and resources.</p>	<p>Grades 9-10 9-10.RV.2.1,5 9-10.RV.3.2 9-10.RN.2.1-2 9-10.W.3.2 9-10.W.5 9-10.SL.2.1-5 9-10.SL.3.1-2 9-10.SL.4.2</p> <p>Grades 11-12 11-12.RV.2.1,5 11-12.RV.3.2 11-12.RN.2.1 11-12.RN.4.2 11-12.W.3.1 11-12.W.5 11-12.SL.2.1-5 11-12.SL.3.1</p>	<p>Grades 9-10 9-10.LH.1.1-2 9-10.LH.2.1-2 9-10.LH.3.1 9-10.LH.4.2</p> <p>Grades 11-12 11-12.LH.1.1-2 11-12.LH.2.1 11-12.LH.3.1 11-12.LH.4.2</p>
<p>Session Eight: Growing Money</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the many options for growing money through investing—each with different terms, risks, and rewards. ▪ Express the correlation between risk and reward when investing. <p>Concepts: Compound Interest, Investment analysis, Interest, Liquidity, Risk, Return, Reward</p> <p>Skills: Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p>FLE 5.1 Analyze the nature of personal financial risk and the importance of protecting against financial loss.</p> <p>FLE.5.3 Apply concepts related to financial risk, protection from loss, and financial planning.</p> <p>FLE 6.3 Compare investment alternatives.</p> <p>FLE 6.5 Analyze factors that affect the rate of return on investments.</p>	<p>Grades 9-10 9-10.RV.2.1,5 9-10.RV.3.2 9-10.RN.2.1-2 9-10.W.3.2 9-10.SL.2.1-5 9-10.ML.2.1</p> <p>Grades 11-12 11-12.RV.2.1,5 11-12.RV.3.2 11-12.RN.2.1 11-12.RN.4.2 11-12.W.3.1 11-12.SL.2.1-5 11-12.SL.3.1 11-12.ML.2.1-2</p>	<p>Grades 9-10 9-10.LH.1.1-2 9-10.LH.2.1-2 9-10.LH.3.1 9-10.LH.4.2</p> <p>Grades 11-12 11-12.LH.1.1-2 11-12.LH.2.1 11-12.LH.3.1 11-12.LH.4.2</p>