

# JA Personal Finance – Blended

Session Details	NE Content Area Standards	NE ELA
<p><b>Session One: Earning and Income</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>Skills:</b> Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p><b>Financial Literacy</b></p> <p>SS 12.2.6.a Explore employment trends and reasons for growth and decline in employment.</p> <p>SS 12.2.6.c Assess the incentives for investing in personal education, skills, and talents.</p> <p>SS 12.2.6.d Identify various ways people earn a living by using career programs to explore opportunities.</p> <p><b>Nebraska Standards for Career Ready Practice</b></p> <p>CR.1.A.2 Reads and comprehends written material in a variety of forms and levels of complexity.</p> <p>CR.1.B.1 1 Identifies the training, education, and certification requirements for entrance and advancement in a chosen occupation.</p>	<p><b>Grades 9-10</b></p> <p>LA 10.1.5.c-e LA 10.1.6.f-g LA 10.1.6.i-j LA 10.2.1.e LA 10.2.2.a,d LA 10.3.1.a,d LA 10.3.2.a-c LA 10.4.1.a LA 10.4.2.a-b</p> <p><b>Grades 11-12</b></p> <p>LA 12.1.5.c-e LA 12.1.6.f LA 12.1.6.l LA 12.2.1.e LA 12.2.2.a,d LA 12.3.1.a,d LA 12.3.2.a-c LA 12.4.1.a LA 12.4.2.b</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>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p><b>Financial Literacy</b></p> <p>SS 12.2.7 Students will apply effective money management concepts.</p> <p>SS 12.2.7.a Organize personal finances and use a budget to manage cash flow.</p> <p><b>Nebraska Standards for Career Ready Practice</b></p> <p>CR.1.C.2 Analyzes elements of a problem situation to develop solutions.</p> <p>CR.3.A.1 Takes responsibility for individual and shared group work tasks.</p> <p>CR.4.B.1 Presents multiple solutions to the problem based on evidence and insights.</p> <p>CR.4.B.2 Evaluates solutions and determines the potential value toward solving the problem.</p> <p>CR.9.A.2 Evaluates Internet resources for reliability and validity.</p>	<p><b>Grades 9-10</b></p> <p>LA 10.1.5.c-e LA 10.1.6.f-g LA 10.1.6.i-j LA 10.2.1.b LA 10.2.2.a-b LA 10.3.1.a-d LA 10.3.2.a-c LA 10.3.3.a-e LA 10.4.1.a LA 10.4.2.a-b</p> <p><b>Grades 11-12</b></p> <p>LA 12.1.5.c-e LA 12.1.6.f LA 12.1.6.l LA 12.2.1.b LA 12.2.2.a-b LA 12.3.1.a-d LA 12.3.2.a-c LA 12.3.3.a-e LA 12.4.1.a LA 12.4.2.b</p>

# JA Personal Finance – Blended

Session Details	NE Content Area Standards	NE ELA
<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>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p><b>Financial Literacy</b></p> <p>SS 12.2.7 Students will apply effective money management concepts.</p> <p>SS 12.2.7.c Assess the effects of taxes on personal income.</p> <p><b>Nebraska Standards for Career Ready Practice</b></p> <p>CR.2.A.1 Asks pertinent questions to acquire or confirm information.</p> <p>CR.2.A.2 Demonstrates interpretation of verbal and non-verbal messages in a conversation.</p> <p>CR.5.A.1 Demonstrates the ability to reason critically and systematically.</p> <p>CR.11.B.2 Develops a personal budget that aligns to near-term and long-term priorities.</p>	<p><b>Grades 9-10</b></p> <p>LA 10.1.5.c-e LA 10.1.6.f-g LA 10.1.6.i-j LA 10.3.1.a LA 10.3.2.a-c LA 10.4.1.a,c LA 10.4.2.a-b</p> <p><b>Grades 11-12</b></p> <p>LA 12.1.5.c-e LA 12.1.6.f,i-j LA 12.1.6.l LA 12.3.1.a LA 12.3.2.a-c LA 12.4.1.a,c LA 12.4.2.b</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>Skills:</b> Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Financial Literacy</b></p> <p>SS 12.2.9 Students will evaluate savings, investment, and risk management strategies to achieve financial goals.</p> <p>SS 12.2.9.a Explain the importance of saving to ensure financial security.</p> <p><b>Nebraska Standards for Career Ready Practice</b></p> <p>CR.2.A.4 Practices active and attentive listening skills.</p> <p>CR.2.B.2 Composes focused written documents such as: agendas, audio-visuals, bibliographies, drafts, emails, forms, notes, oral presentations, reports, and technical documents.</p> <p>CR.9. B.1 Uses the appropriate technology tools for conveying information, solving problems and expediting workplace processes.</p>	<p><b>Grades 9-10</b></p> <p>LA 10.1.5.c-e LA 10.1.6.f-g LA 10.1.6.i-j,l LA 10.2.1.a LA 10.2.2.a LA 10.3.1.a-d LA 10.3.2.a-c LA 10.3.3.a-e LA 10.4.1.a LA 10.4.2.a-b</p> <p><b>Grades 11-12</b></p> <p>LA 12.1.5.c-e LA 12.1.6.f LA 12.1.6.l LA 12.2.1.a LA 12.2.2.a LA 12.3.1.a-d LA 12.3.2.a-c LA 12.3.3.a-e LA 12.4.1.a LA 12.4.2.b</p>

# JA Personal Finance – Blended

Session Details	NE Content Area Standards	NE ELA
<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>Skills:</b> Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Financial Literacy</b></p> <p>SS 12.2.8.a Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.</p> <p>SS 12.2.8.b Identify strategies of establishing and maintaining a good credit rating for effective credit management.</p> <p>SS 12.2.8.d Students will identify situations when borrowing money and paying interest may be a wise or unwise decision.</p> <p><b>Nebraska Standards for Career Ready Practice</b></p> <p>CR.2.B.1 Produces clear and coherent written communication in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>CR.3.A.2 Recognizes factors, constraints, goals, and relationships in a problem situation.</p> <p>CR.5.B.1 Conducts research, gathers input, and analyzes information necessary for decision making.</p>	<p><b>Grades 9-10</b></p> <p>LA 10.1.5.c-e LA 10.1.6.f-g LA 10.1.6.i-j LA 10.2.1.b LA 10.2.2.a-b LA 10.3.1.a-d LA 10.3.2.a-c LA 10.3.3.a-e LA 10.4.1.a LA 10.4.2.a-b</p> <p><b>Grades 11-12</b></p> <p>LA 12.1.5.c-e LA 12.1.6.f LA 12.1.6.1 LA 12.2.1.b LA 12.2.2.a-b LA 12.3.1.a-d LA 12.3.2.a-c LA 12.3.3.a-e LA 12.4.1.a LA 12.4.2.b</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>Skills:</b> Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Financial Literacy</b></p> <p>SS 12.2.7 Students will apply effective money management concepts.</p> <p><b>Nebraska Standards for Career Ready Practice</b></p> <p>CR.1.C.1 Practices reasoning and systems-level thinking to deal with varied concepts and complexity.</p> <p>CR.5.A. 2 Uses reason and logic to evaluate situations from multiple perspectives.</p> <p>CR.8.A. 1 Builds consensus within a team to accomplish results.</p> <p>CR.8.A.2 Contributes to team-oriented projects and assignments.</p>	<p><b>Grades 9-10</b></p> <p>LA 10.1.5.c-e LA 10.1.6.f-g LA 10.1.6.i-j,l LA 10.2.1.a LA 10.2.2.a LA 10.3.1.a-d LA 10.3.2.a-c LA 10.3.3.a-e LA 10.4.1.a LA 10.4.2.a-b</p> <p><b>Grades 11-12</b></p> <p>LA 12.1.5.c-e LA 12.1.6.f LA 12.1.6.1 LA 12.2.1.a LA 12.2.2.a LA 12.3.1.a-d LA 12.3.2.a-c LA 12.3.3.a-e</p>

# JA Personal Finance – Blended

Session Details	NE Content Area Standards	NE ELA
<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>Skills:</b> Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Financial Literacy</b></p> <p>SS 12.2.9.c Analyze appropriate and cost effective risk management strategies.</p> <p><b>Nebraska Standards for Career Ready Practice</b></p> <p>CR.1.A. 4 Assimilates and applies new learning, knowledge, and skills.</p> <p>CR.2. A. 3 Converses with diverse individuals in an all-inclusive manner to foster positive relationships.</p> <p>CR.9.C. 1 Understands the ethical uses of information and technology related to privacy, intellectual property, and workplace issues.</p>	<p><b>Grades 9-10</b></p> <p>LA 10.1.5.c-e LA 10.1.6.f-g LA 10.1.6.i-j LA 10.2.1.b LA 10.2.2.a-b LA 10.3.1.a-d LA 10.3.2.a-c LA 10.3.3.a-e LA 10.4.1.a LA 10.4.2.a-b</p> <p><b>Grades 11-12</b></p> <p>LA 12.1.5.c-e LA 12.1.6.f LA 12.1.6.l LA 12.2.1.b LA 12.2.2.a-b LA 12.3.1.a-d LA 12.3.2.a-c LA 12.3.3.a-e</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>Skills:</b> Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Financial Literacy</b></p> <p>SS 12.2.9.b Implement an investment strategy that is compatible with personal goals.</p> <p>SS 12.2.9.c Analyze appropriate and cost effective risk management strategies.</p> <p><b>Nebraska Standards for Career Ready Practice</b></p> <p>CR.5.C.1 Demonstrates a willingness to learn new knowledge and skills.</p> <p>CR.5.C.2 Considers multiple and diverse points of view.</p> <p>CR.11.B.1 Analyzes choices available to consumers for saving and investing.</p>	<p><b>Grades 9-10</b></p> <p>LA 10.1.5.c-e LA 10.1.6.f-g LA 10.1.6.i-j LA 10.2.1.a LA 10.2.2.a LA 10.3.1.a-d LA 10.3.2.a-c LA 10.3.3.a-e</p> <p><b>Grades 11-12</b></p> <p>LA 12.1.5.c-e LA 12.1.6.f LA 12.1.6.l LA 12.2.1.a LA 12.2.2.a LA 12.3.1.a-d LA 12.3.2.a-c LA 12.3.3.a-e</p>