

# JA Personal Finance – Blended

Session Details	Ohio Learning Standards	Common Core English Language Arts	
<p><b>Session One: Money for the Long Run</b></p> <p><b>Topic:</b> Earning/Income</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>1. Financial responsibility entails being accountable for managing money in order to satisfy one’s current and future economic choices.</p> <p>2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.</p> <p>3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), training, work ethic, abilities and attitude are all factors impacting one’s earning potential.</p> <p>4. Income sources include job earnings and benefits, business earnings, saving and investment earnings, government payments, grants, inheritances, etc.</p> <p><b>Economics and Financial Literacy</b></p> <p>11. Income is determined by many factors including individual skills and abilities, work ethic and market conditions.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b></p> <p>910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Writing</b></p> <p>910.W.1.2 910.W.2.4 910.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b></p> <p>910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b></p> <p>1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Writing</b></p> <p>1112.W.1.2 1112.W.2.4 1112.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>1112.SL.1.1 1112SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b></p> <p>1112.L.1.1 1112.L.2.3 1112.L.3.4 1112.L.3.6</p>
<p><b>Session Two: Why Budget?</b></p> <p><b>Topic:</b> Budgeting Rationale</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>6. Financial responsibility includes the development of a spending and savings plan (personal budget).</p> <p>7. Financial literacy includes a decision-making strategy on purchasing.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b></p> <p>910.RI.1.1 910.RI.1.2</p> <p><b>Writing</b></p> <p>910.W.1.2 910.W.2.4 910.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>910.SL.1.1 910.SL.1.2</p> <p><b>Language</b></p> <p>910.L.1.1 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b></p> <p>1112.RI.1.1 1112.RI.1.2</p> <p><b>Writing</b></p> <p>1112.W.1.2 1112.W.2.4 1112.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>1112.SL.1.1 1112SL.1.2</p> <p><b>Language</b></p> <p>1112.L.1.1 1112.L.3.4 1112.L.3.6</p>

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<p><b>Session Three: Anatomy of a Budget</b></p> <p><b>Topic:</b> How to Budget</p> <p><b>Objectives:</b></p> <p>The students will:</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, Teamwork</p>	<p><b>Financial Literacy</b></p> <p>11. Consumerism choices consistent with one’s financial plan including decision-making strategies on purchasing.</p> <p>12. Consumer advocates, organizations and regulations provide important information and help protect against potential consumer fraud.</p> <p><b>Economics and Financial Literacy</b></p> <p>3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.</p> <p>14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.</p>	<p><b>Grades 9-10</b></p> <p><b>Speaking and Listening</b></p> <p>910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b></p> <p>910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Speaking and Listening</b></p> <p>1112.SL.1.1 1112SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b></p> <p>1112.L.1.1 1112L.2.3 1112.L.3.4 1112.L.3.6</p>
<p><b>Session Four: Breaking Even Isn’t Enough</b></p> <p><b>Topic:</b> Saving</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>13. Utilizing financial services and risk management tools, and interpreting and comparing consumer lending statements, terms and conditions enable one to be an informed consumer.</p> <p><b>Economics and Financial Literacy</b></p> <p>16. Saving and investing help to build wealth.</p> <p>17. Savings can serve as a buffer against economic hardship.</p> <p>18. Different costs and benefits are associated with saving and investing alternatives.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b></p> <p>910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Writing</b></p> <p>910.W.1.2 910.W.2.4 910.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b></p> <p>910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b></p> <p>1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Writing</b></p> <p>1112.W.1.2 1112.W.2.4 1112.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>1112.SL.1.1 1112SL.1.2 1112.SL.2.4</p> <p><b>Language</b></p> <p>1112.L.1.1 1112.L.2.3 1112.L.3.4</p>

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<p><b>Session Five: The Benefits and Costs of Credit</b></p> <p><b>Topic:</b> Credit</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>Financial Literacy</b></p> <p>19. Credit is a contractual agreement in which a borrower receives something of value now and agrees to repay to lender at some later date.</p> <p>20. Debt is an obligation owed by one party to a second party.</p> <p>21. Effectively balancing credit and debt helps one achieve some short and long-term goals</p> <p><b>Economics and Financial Literacy</b></p> <p>15. Different payment methods have advantages and disadvantages.</p> <p>20. There are costs and benefits associated with various sources of credit available from different types of financial institutions.</p> <p>21. Credit and debt can be managed to maintain credit worthiness</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b></p> <p>910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Writing</b></p> <p>910.W.1.2 910.W.2.4 910.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b></p> <p>910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b></p> <p>1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Writing</b></p> <p>1112.W.1.2 1112.W.2.4 1112.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>1112.SL.1.1 1112.SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b></p> <p>1112.L.1.1 1112.L.2.3 1112.L.3.4 1112.L.3.6</p>
<p><b>Session Six: Maximize your Money</b></p> <p><b>Topic:</b> Savvy Shopping</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>Financial Literacy</b></p> <p>15. Planned purchasing decisions factor in direct (price) and indirect costs (e.g. sales/use tax, excise tax, shipping, handling, and delivery charges, etc.).</p> <p><b>Economics and Financial Literacy</b></p> <p>13. Financial decision-making involves considering alternatives by examining costs and benefits.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b></p> <p>910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Speaking and Listening</b></p> <p>910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b></p> <p>910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b></p> <p>1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Speaking and Listening</b></p> <p>1112.SL.1.1 1112.SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b></p> <p>1112.L.1.1 1112.L.2.3 1112.L.3.4 1112.L.3.6</p>

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<p><b>Session Seven: On Guard</b></p> <p><b>Topic:</b> Consumer Protection</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>Financial Literacy</b></p> <p>24. A risk management plan can protect consumers from the potential loss of personal and/or business assets or income.</p> <p>25. Safeguards exist that help protect one’s identity.</p> <p>26. Diversification of assets is one way to manage risk.</p> <p><b>Economics and Financial Literacy</b></p> <p>8. Economic policy decisions made by governments result in both intended and unintended consequences.</p> <p>20. There are costs and benefits associated with various sources of credit available from different types of financial institutions.</p> <p>21. Credit and debt can be managed to maintain credit worthiness.</p> <p>25. Steps can be taken to safeguard one’s personal financial information and reduce the risk of loss.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b></p> <p>910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Writing</b></p> <p>910.W.1.2 910.W.2.4 910.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b></p> <p>910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b></p> <p>1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Writing</b></p> <p>1112.W.1.2 1112.W.2.4 1112.W.2.6</p> <p><b>Speaking and Listening</b></p> <p>1112.SL.1.1 1112SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b></p> <p>1112.L.1.1 1112.L.2.3 1112.L.3.4 1112.L.3.6</p>
<p><b>Session Eight: Growing Money</b></p> <p><b>Topic:</b> Investment Analysis</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>Financial Literacy</b></p> <p>16. Using key investing principles one can achieve the goal of increasing net worth.</p> <p>17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor’s risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.</p> <p>18. Government agencies are charged with regulating providers of financial services to help protect investors.</p> <p><b>Economics and Financial Literacy</b></p> <p>18. Different costs and benefits are associated with saving and investing alternatives.</p> <p>19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.</p>	<p><b>Grades 9-10</b></p> <p><b>Reading for Informational Text</b></p> <p>910.RI.1.1 910.RI.1.2 910.RI.3.8</p> <p><b>Speaking and Listening</b></p> <p>910.SL.1.1 910.SL.1.2 910.SL.2.4</p> <p><b>Language</b></p> <p>910.L.1.1 910.L.2.3 910.L.3.4</p>	<p><b>Grades 11-12</b></p> <p><b>Reading for Informational Text</b></p> <p>1112.RI.1.1 1112.RI.1.2 1112.RI.3.7</p> <p><b>Speaking and Listening</b></p> <p>1112.SL.1.1 1112SL.1.2 1112.SL.2.4 1112.SL.2.5</p> <p><b>Language</b></p> <p>1112.L.1.1 1112L.2.3 1112.L.3.4 1112.L.3.6</p>