



empowering young people to
own their economic success®

**A Correlation:
Kentucky Academic Standards
and
Junior Achievement
Capstone Programs**

Updated November 2018
Kentucky Academic Standards

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Kentucky Academic Standards for Social and Vocational Studies as well as Common Core English Language Arts (ELA) and Math. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

The program content augments students' core curriculum in social studies, English language arts, and mathematics. Throughout the program, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

JA Finance Park lessons address fundamental business and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons also provide a highly relevant learning opportunity to "model with mathematics," in which students apply mathematics to solve problems arising in everyday life. After weeks of classroom preparation, students experience a simulation (either on site or virtually) where they put their newly found knowledge and skills to use.

The *JA Finance Park* program provides two curriculum implementation options. Lessons are offered in a traditional classroom presentation format designed for middle-grade students and in a Project-Based Learning (PBL) format created for high school students. Both provide educators a method of delivery that will best meet the needs of their students.

Option 1) A traditional teacher-taught, in-class lesson format that encompasses financial planning and career exploration with accompanying PowerPoint slides.

Option 2) A Project-Based Learning (PBL) format that encompasses the financial planning and career exploration topics but in a nontraditional approach.

JA BizTown

Unit Description and Learning Objectives	Kentucky Academic Standards	English Language Arts	Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>Social Studies, Economics</p> <p>2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living</p> <ul style="list-style-type: none"> • investigate banks [in Kentucky]; explain and give examples of the roles banks play <p>Vocational Studies</p> <p>2.30 Students evaluate consumer products and services and make effective consumer decisions. Students demonstrate the skills to evaluate and use services and resources available in their community.</p> <p>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.</p> <p>5.4 Students use a decision-making process to make informed decisions among options.</p> <ul style="list-style-type: none"> • explain how financial management is needed to meet goals of individuals and families by: • identifying goals pertaining to money that might affect individuals and families • describing different ways to save and invest money • define credit and how it can be used to make purchases 	<p>Grade 4</p> <p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5</p> <p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6</p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4</p> <p>4.NBT.3 4.NBT.4</p> <p>Grade 5</p> <p>5.NBT.5 5.NBT.7</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown

Unit Description and Learning Objectives	Kentucky Academic Standards	English Language Arts	Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>Social Studies, Economics</p> <p>2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.</p> <ul style="list-style-type: none"> • develop an understanding of the nature of limited resources and scarcity: • use a variety of sources to research and give examples of productive resources explain why individuals, groups, and businesses must make economic decisions due to the scarcity of resources • investigate and give examples of markets (past and present); and explain how goods and services were/are exchanged <p>Vocational Studies</p> <p>2.30 Students evaluate consumer products and services and make effective consumer decisions.</p> <p>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.</p> <ul style="list-style-type: none"> • Fundamental economic concepts are important for consumer decision-making. • Consumer decisions are influenced by economic and social factors. • investigate economic concepts and why they are important for consumer decisions by: • examining how individuals and families make choices to satisfy needs and wants as they relate to consumer decisions • identify ways that individuals have rights and responsibilities as a consumer 	<p>Grade 4</p> <p>RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4 L.4.6</p> <p>Grade 5</p> <p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>Grade 6</p> <p>R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>1 2 4</p>

JA BizTown

Unit Description and Learning Objectives	Kentucky Academic Standards	English Language Arts	Math
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>Vocational Studies</p> <p>2.36 Students use strategies for choosing and preparing for a career.</p> <p>2.37 Students demonstrate skills and work habits that lead to success in future schooling and work.</p> <ul style="list-style-type: none"> • explain why people need to work (e.g., chores, jobs, employment) to meet basic needs (e.g., food, clothing, shelter) • recognize that the roles of individuals at home, in the workplace, and in the community are constantly changing • investigate the connection between work and learning and how it can influence one’s future job/career • evaluate how individual and societal needs can impact future jobs/careers • recognize self-knowledge (e.g., interests, abilities) is helpful when selecting and preparing for a career path and that unique interests may lead to career choices <p>4.1 Students effectively use interpersonal skills.</p> <p>4.2 Students use productive team membership skills.</p> <ul style="list-style-type: none"> • examine potential job/careers in the community • identify how employability skills prepare them for obtaining and maintaining employment • identify ways academics can impact success in employment <p>2.37 Students demonstrate skills and work habits that lead to success in future schooling and work.</p> <ul style="list-style-type: none"> • explore how technology is used in different jobs/careers • investigate how technology in school and at work enhances learning and provide access to information and resources 	<p>Grade 4</p> <p>RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5</p> <p>RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6</p> <p>SL.6.1 L.6.1 L.6.2 L6.4 L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>2 4-6</p>

JA BizTown

Unit Description and Learning Objectives	Kentucky Academic Standards	English Language Arts	Math
<p>Unit 4: Business Management Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit 	<p>Social Studies, Economics</p> <p>2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.</p> <ul style="list-style-type: none"> • investigate and give examples of markets (past and present); and explain how goods and services were/are exchanged ^{ELO} <p>Vocational Studies</p> <p>4.1 Students effectively use interpersonal skills.</p> <p>4.2 Students use productive team membership skills.</p> <ul style="list-style-type: none"> • explain how interpersonal skills are needed to be a responsible friend, family and team member by: • identifying ways to cooperate at both home and school • learning the importance of developing good team skills and • explain how these skills are used to complete tasks • demonstrating how to work cooperatively by contributing ideas, suggestions and efforts 	<p>Grade 4</p> <p>W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5</p> <p>W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.NBT.5</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>Grade 6</p> <p>6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown

Unit Description and Learning Objectives	Kentucky Academic Standards	English Language Arts	Math
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at <i>JA BizTown</i> ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at <i>JA BizTown</i> ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>Social Studies, Economics</p> <p>2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.</p> <ul style="list-style-type: none"> • develop an understanding of the nature of limited resources and scarcity: • investigate banks [in Kentucky]; explain and give examples of the roles banks play (e.g., loan money, save money) in helping people deal with scarcity <p>Vocational Studies</p> <p>4.1 Students effectively use interpersonal skills.</p> <p>4.2 Students use productive team membership skills.</p> <ul style="list-style-type: none"> • explain how interpersonal skills are needed to be a responsible friend, family and team member by: • identifying ways to cooperate at both home and school • learning the importance of developing good team skills and explaining how these skills are used to complete tasks • demonstrating how to work cooperatively by contributing ideas, suggestions and efforts <p>4.1 Students effectively use interpersonal skills.</p> <p>4.2 Students use productive team membership skills.</p> <ul style="list-style-type: none"> • examine potential job/careers in the community • identify how employability skills prepare them for obtaining and maintaining employment <p>1.16 Students use computers and other kinds of technology to collect, organize, and communicate information and ideas.</p> <p>2.37 Students demonstrate skills and work habits that lead to success in future schooling and work.</p> <ul style="list-style-type: none"> • identify ways written communication skills are used at school and in the workplace 	<p>Grade 4</p> <p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5</p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6</p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 5</p> <p>5.NBT.5</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA Finance Park

Unit Description	Kentucky Academic Standards	English Language Arts	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>Vocational Studies</p> <p>4.4 Students demonstrate the ability to accept the rights and responsibilities for self and others.</p> <p>5.4 Students use a decision-making process to make informed decisions among options.</p> <ul style="list-style-type: none"> • explain how financial goals affect future lifestyle expectations and career choices <p>2.36 Students use strategies for choosing and preparing for a career.</p> <p>2.37 Students demonstrate skills and work habits that lead to success in future schooling and work.</p> <ul style="list-style-type: none"> • evaluate why people need to work to meet basic needs, provide self-satisfaction, and enjoyment • investigate how jobs/careers reflect both individual and societal needs and vary within communities and regions by: • comparing different job opportunities in the home, school, and community • recognizing that the roles of individuals at home, in the workplace, and in the community are constantly changing • describe a range of academic skills acquired in school and explain how these skills impact job success and future career • researching career choices through the use of technology • identifying jobs in career clusters that vary within and among regions • recognize how self-knowledge is helpful when selecting and preparing for a career path and that unique interests may lead to career choices 	<p>Grade 6</p> <p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7</p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Kentucky Academic Standards	English Language Arts	Math
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>Social Studies, Economics</p> <p>2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily living.</p> <ul style="list-style-type: none"> • describe the relationship between money and ease of trading, borrowing, investing and saving; analyze the connections between economic conditions and current events of the present day <p>Vocational Studies</p> <p>2.30 Students evaluate consumer products and services and make effective consumer decisions.</p> <p>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.</p> <ul style="list-style-type: none"> • investigate savings plans and budgets in making financial decisions by: • developing a savings plan that would achieve a specific goal • explaining when and why borrowing is used for the purchase of goods and services • describe how basic services (e.g., deposits, checking account, savings account) are provided by financial institutions <p>4.4 Students demonstrate the ability to accept the rights and responsibilities for self and others.</p> <p>5.4 Students use a decision-making process to make informed decisions among options</p> <ul style="list-style-type: none"> • comparing and evaluating products and services based on major factors. when making consumer decisions 	<p>Grade 6</p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7</p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

JA Finance Park

Unit Description	Kentucky Academic Standards	English Language Arts	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>Vocational Studies</p> <p>2.30 Students evaluate consumer products and services and make effective consumer decisions.</p> <p>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.</p> <ul style="list-style-type: none"> • comparing and evaluating products and services based on major factors when making consumer decisions • explain ways consumer rights and responsibilities are protected • evaluate financial management resources and how they are needed to meet goals of individuals and families by: • prioritizing financial goals that might affect individuals, families and community • explaining various types of expenses and savings • explaining when and why borrowing is used for the purchase of goods and services • describe how basic services are provided by financial institutions 	<p>Grade 6 SL.6.1 SL.6.2</p> <p>Grades 9-10 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.3 SP.7.5</p> <p>Grade 8 G.8 SP.8.2</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>Vocational Studies</p> <p>2.30 Students evaluate consumer products and services and make effective consumer decisions.</p> <p>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.</p> <ul style="list-style-type: none"> • evaluate economic and social concepts and why they are important for consumer decisions by: • analyzing the differences between needs and wants and how individuals and families make choices • applying decision-making strategies when buying products • explaining how culture, media and technology impact the family and consumer decision-making • identifying and explaining ways consumer's buying practices are influenced by peer pressure, desire for status and advertising techniques • exploring the positive and negative effects of advertising and explaining the impact they have on consumer decisions • describing basic components of a budget 	<p>Grade 6 RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Kentucky Academic Standards	English Language Arts	Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>Vocational Studies</p> <p>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.</p> <ul style="list-style-type: none"> • analyzing the differences between needs and wants and how individuals and families make choices • applying decision-making strategies when buying products • explaining how culture, media and technology impact the family and consumer decision-making • describing basic components of a budget 	<p>Grade 6</p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park High School and PBL

Unit Description	Kentucky Academic Standards	Common Core ELA	Common Core Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>Vocational Studies</p> <p>2.36 Students use strategies for choosing and preparing for a career.</p> <p>2.37 Students demonstrate skills and work habits that lead to success in future schooling and work.</p> <ul style="list-style-type: none"> • Students demonstrate skills such as interviewing, writing resumes, and completing applications that are needed to be accepted into college or other postsecondary training or to get a job • analyze and evaluate why people need to work and how a person’s career choice impacts lifelong earning potential, career opportunities, and job satisfaction • explain how jobs/careers reflect both individual and societal needs by: • comparing and contrasting the many factors (e.g., family, environment, location) that must be considered when selecting and preparing for employment or a career path • analyze the direct relationship of academic/technical skills, extracurricular activities, and community experiences to career preparation • analyze how interpersonal skills impact individual’s career choice and success in the workplace • evaluate how employability skills are important to achieve success in the workplace • examine how academic and technical skills prepare them for obtaining, maintaining, advancing and changing employment 	<p>Grades 9-10 RI.9-10.4 W.9-10.1,4 SL.9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI.11/12.4 W.11/12.1,4 SL.11/12.1 L.11/12.1,4</p>	<p>Mathematical Practices</p> <p>1-2 4-7</p>

Unit Description	Kentucky Academic Standards	Common Core ELA	Common Core Math
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>Vocational Studies</p> <p>2.30 Students evaluate consumer products and services and make effective consumer decisions.</p> <p>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.</p> <ul style="list-style-type: none"> • analyze financial management practice, including budgeting, banking (e.g., check writing, balancing a checking account), savings and investments (e.g., advantages and disadvantages of savings accounts, stocks, bonds, mutual funds, certificates of deposit, IRAs, 401Ks) and explain their importance in achieving short and long-term financial goals 	<p>Grades 9-10 RI.9-10.1 W.9-10.1,4,9 SL.9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI.11-12.1 W.11-12.1,4,9 SL11-12.1 L.11-12.1,4</p>	<p>Mathematical Practices 1-7</p>
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important • 	<p>Vocational Studies</p> <p>2.30 Students evaluate consumer products and services and make effective consumer decisions.</p> <p>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community.</p> <ul style="list-style-type: none"> • analyze financial management practice, including budgeting, banking (e.g., check writing, balancing a checking account), savings and investments (e.g., advantages and disadvantages of savings accounts, stocks, bonds, mutual funds, certificates of deposit, IRAs, 401Ks) and explain their importance in achieving short and long-term financial goals by: • describing the risks and responsibilities associated with using credit • compare an electronic means of transfer (e.g., debit cards, ATM, automatic deposits/payments) offered by various financial institutions 	<p>Grades 9-10 SL.9-10.1,4 L.9-10.1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>	<p>Mathematical Practices 1-2 5-7</p>

Unit Description	Kentucky Academic Standards	Common Core ELA	Common Core Math
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>Vocational Studies</p> <p>2.30 Students evaluate consumer products and services and make effective consumer decisions.</p> <p>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community</p> <ul style="list-style-type: none"> • evaluate management practices (e.g., budgeting, time management, decision-making) of individual and families relating to food, clothing, shelter, health care, recreation and transportation • create and evaluate a personal spending/savings plan determined by an individual's short-and long-term financial goals • develop financial goals for the future based on one's lifestyle expectations and career choices 	<p>Grades 9-10 RI.9-10.1 SL.9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI.11-12.1 SL11-12.1 L.11-12.1,4</p>	<p>Mathematical Practices 1-7</p>

Unit Description	Kentucky Academic Standards	Common Core ELA	Common Core Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the <i>JA Finance Park</i> lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>Vocational Studies</p> <p>2.30 Students evaluate consumer products and services and make effective consumer decisions.</p> <p>2.33 Students demonstrate the skills to evaluate and use services and resources available in their community</p> <ul style="list-style-type: none"> • Consumer management practices relating to the human, economic, and environmental resources are needed to meet the goals for individuals and families. • investigate how culture, media and technology impact the family and consumer decision making • comparing and evaluating products and services based on major factors (e.g. price, quality, availability, warranties, comparison shopping, impulse buying, features, peer pressure, culture, technology) when making consumer decisions • analyzing and evaluating ways consumer’s buying practices are influenced by peer pressure, • desire for status and advertising techniques (e.g., jingles/slogans, plain folks, magic ingredients, facts and figures, glittering generalities, endorsement/testimonial, • bandwagon, snob appeal, emotional appeal, free gifts/rewards) <p>1.16 Students use computers and other kinds of technology to collect, organize, and communicate information and ideas</p> <ul style="list-style-type: none"> • evaluate the purpose of technology tools (e.g., satellite, automated phone systems, on-line courses, computer-aided drafting (CAD), graphing calculators, spreadsheets, databases, Internet, on-line banking) and multi-media (Internet, digital camera, teleconferencing, debit/credit cards) and analyze how these impact productivity in homes, schools and jobs by: • demonstrating how to work cooperatively and collaboratively with peers when using technology in the workplace 	<p>Grades 9-10 RI.9–10.1,4,8 W. 9-10. 1 W. 9-10.4-9 SL. 9-10. 1 SL.9-10.4-6 L.9-10. 1-6</p> <p>Grades 11-12 RI.11-12.1,4,8 W.11-12.1 W. 11-12.4-9 SL.11-12. 1 SL.11-12.4-6 L.11-12. 1-6</p>	<p>Mathematical Practices 1-7</p>