



empowering young people to
own their economic success®

A Correlation: Academic Standards and Junior Achievement Capstone Programs

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[Arizona Academic Standards](#)
[Arizona Professional Skills](#)

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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 Arizona Academic Standards for Social Studies and Professional Skills 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	Arizona Social Studies Standards	Common Core ELA	Common Core 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>Grade 5</p> <p>5.E1.1 Give examples of financial risks that individuals and households face within the context of the time period studied.</p> <p>5.E2.1 Compare the benefits and costs of individual choices within the context of key historical events.</p> <p>Grade 6</p> <p>6.E1.2 Give examples of financial risks that individuals and households face within the context of the time period and region studied.</p> <p>Arizona Professional Skills</p> <p>1.D Foundational communication skill check points</p> <ul style="list-style-type: none"> ✓Writes in languages required by employer ✓Speaks in languages required by employer ✓Demonstrates reading comprehension ✓Presents with confidence ✓Practices interpersonal skills ✓Uses workplace technologies 	<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</p> <p>4-6 1-7</p>

JA BizTown

Unit Description	Arizona Social Studies 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>Grade 4</p> <p>4.C1.1 Analyze civic virtues and democratic principles or lack thereof within a variety of government structures, societies, and/or communities [within the Americas.]</p> <p>4.E2.1 Examine concepts of scarcity, choice, opportunity cost, and risk</p> <p>Grade 5</p> <p>5.E3.1 Develop an understanding of the characteristics of entrepreneurship within a market economy and apply these characteristics to individuals during the time-period studied.</p> <p>Grade 6</p> <p>6.C4.2 Describe and apply civic virtues including deliberative processes that contribute to the common good and democratic principles in school, community, and government</p> <p>6.E3.1 Describe the relationship between various costs and benefits of economic production.</p>	<p>Grade 4</p> <p>RI.4.7</p> <p>W.4.8</p> <p>SL.4.1</p> <p>SL.4.2</p> <p>SL.4.3</p> <p>L.4.1</p> <p>L.4.4</p> <p>L.4.6</p> <p>Grade 5</p> <p>RI.5.7</p> <p>W.5.8</p> <p>SL.5.1</p> <p>SL.5.2</p> <p>SL.5.3</p> <p>L.5.1</p> <p>L.5.4</p> <p>L.5.6</p> <p>Grade 6</p> <p>R.6.7</p> <p>SL.6.1</p> <p>SL.6.2</p> <p>L.6.1</p> <p>L.6.4</p> <p>L.6.6</p>	<p>Mathematical Practices 4-6</p> <p>1</p> <p>2</p> <p>4</p>

JA BizTown

Unit Description	Arizona Social Studies 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>Grade 4</p> <p>4.E3.1 Compare different industries, occupations, and resources as well as different forms of income earned or received [that have shaped the Americas.]</p> <p>Grade 6</p> <p>6.E1.1 Analyze the relationship between education, income, and job opportunities within the context of the time period and region studied.</p> <p>Arizona Professional Skills</p> <p>5.A Functions independently within the organizational structure.</p> <p>5.B Adapts to changing conditions and expectations in the organization.</p> <p>5.C Pursues career advancement opportunities within an organization or field.</p> <p>5.E Exercises leadership in the workplace.</p>	<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 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>2 4-6</p>

JA BizTown

Unit Description	Arizona Social Studies Standards	English Language Arts	Math
<p>Unit 4: Business Management</p> <p>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>Grade 6</p> <p>6.E1.2 Give examples of financial risks that individuals and households face within the context of the time period and region studied.</p> <p>6.E3.1 Describe the relationship between various costs and benefits of economic production.</p> <p>Arizona Professional Skills</p> <p>2.A Commits to achieving collective goals</p> <ul style="list-style-type: none"> •Contributes personal strengths •Respects contributions of others •Contributes to an environment of collaboration •Ensures diversity in collaboration <p>2.B Promotes an environment of trust.</p> <ul style="list-style-type: none"> •Builds team relationships •Takes responsibility for role on team •Manages information with sensitivity <p>5.D Generates innovative ideas, methods, or devices contributing to organizational resources and goals.</p> <p>7.A Navigates organizational structures and systems</p> <p>7.B Embodies organizational values</p> <p>7.C Performs work that advances organizational growth and success.</p>	<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 Descriptions	Arizona Social Studies Standards	English Language Arts	Math
<p>Unit 5: Visit and Debriefing</p> <p>Citizens participate in the JA BizTown 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 JA BizTown 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 JA BizTown ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA BizTown ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>Grade 5 5.C4.2 Use a range of deliberative and democratic procedures to make decisions about and act on issues and civic problems in their classrooms and schools.</p> <p>Grade 6 6.C4.2 Describe and apply civic virtues including deliberative processes that contribute to the common good and democratic principles in school, community, and government.</p> <p>Arizona Professional Skills</p> <p>4.A Adheres to organizational protocol related to behavior, appearance, and communication. 4.B Manages time in accordance with organizational expectations. 4.C Represents the organization in a positive manner. 4.D Performs assigned tasks with a “can do” attitude. 4.E Behaves in a way that distinguishes between personal and work-related matters 4.F Produces work that reflects professional pride. 8.A Respects the organization’s physical and intellectual property. 8.B Demonstrates loyalty to the organization, its mission and resources. 8.C Maintains a safe work environment 8.D Adheres to the policies and procedures of the organization. 8.F Takes responsibility for one’s actions in the workplace. 8.G Manages/uses resources for the good of the organization. 8.H Acts with integrity (honest, reliable, and trustworthy.) 8.I Interacts respectfully with co-workers and customers.</p>	<p>Grade 4 W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5 W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6 W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 5 5.NBT.5</p> <p>Mathematical Practices 4-6 1-7</p>

JA Finance Park

Unit Description	Arizona 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>6.E1.1 Analyze the relationship between education, income, and job opportunities [within the context of the time period and region studied.]</p> <p>7.E2.1 Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>8.E1.1 Analyze the relationship between education, income, and job opportunities.</p>	<p>Grade 6 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 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 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<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>6.E1.2 Give examples of financial risks that individuals and households face within the context of the time period and region studied.</p> <p>7.E2.1 Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>.E1.2 Analyze the relationship between interest rates, saving, and use of credit.</p> <p>8.E1.3 Analyze the relationship between investment and return.</p> <p>8.E1.7 Understand several types of financial investments and calculate rates of return.</p> <p>8.E1.8 Identify ways insurance may minimize personal financial risk.</p>	<p>Grade 6 RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 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 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 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	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>7.E2.1 Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>7.E3.4 Explain ways in which money facilitates exchange.</p> <p>8.E1.6 Analyze the impact of debt on individuals.</p>	<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>

JA Finance Park

Unit Description	Key Learning Objectives	English Language Arts	Math
<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>7.E3.1 Explain the roles of buyers, sellers, and profits in product, labor, and financial markets.</p> <p>8.E1.4 Examine the factors that influence spending decisions.</p> <p>8.E1.5 Create a budget and examine the benefits of budgeting.</p>	<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>
<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>7.E2.1 Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>8.E1.4 Examine the factors that influence spending decisions.</p> <p>8.E1.5 Create a budget and examine the benefits of budgeting.</p> <p>8.E2.1 Explain how economic decisions affect the well-being of individuals, businesses, and society.</p>	<p>Grade 6 RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7 RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8 RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10 RI.9-10.1 W.9-10.4 W.9-10.9</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.7.2 NS.7.3</p>

JA Finance Park PBL

Unit Description	Key Learning Objectives	Economic Standards	Common Core ELA
<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>1. A financially literate individual understands how to manage income, spending, and investment.</p> <p>HS.E1.1 Evaluate how and why people make choices to improve their economic well-being.</p> <p>Arizona Professional Skills</p> <p>1.A Masters core communication skills for the workplace.</p> <p>1.B Communicates effectively in a diverse work environment.</p>	<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>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>HS.E1.2 Analyze the factors that influence how and why people make budgeting and saving choices.</p> <p>HS.E1.4 Compare the cost and benefits of several types of investments.</p> <p>HS.E1.5 Evaluate the ways insurance may minimize personal financial risk</p> <p>Arizona Professional Skills</p> <p>2.A Commits to achieving collective goals.</p>	<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>

Unit Description	Key Learning Objectives	Economic Standards	Common Core ELA
<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>HS.E1.3 Evaluate the cost and benefits of using credit.</p> <p>3. Individuals and institutions are interdependent within market systems.</p> <p>HS.E3.1 Explain how buyers and sellers interact to create markets and market structures.</p> <p>HS.E3.2 Evaluate how numerous factors and conditions influence market prices.</p> <p>Arizona Professional Skills</p> <p>3.B Practices inquiry and reflection (I/R) to take action in the workplace.</p> <p>3.C Takes action supported by evidence and reasoning to explain conclusions and accomplish work.</p>	<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>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 and 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>HS.E1.2 Analyze the factors that influence how and why people make budgeting and saving choices.</p> <p>2. By applying economic reasoning, individuals seek to understand the decisions of people, groups, and societies.</p> <p>HS.E2.1 Explain how scarcity results in economic decisions and evaluate their impact on individuals, institutions, and societies</p> <p>Arizona Professional Skills</p> <p>3.D Transfers knowledge and skills from one work situation to another.</p>	<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>

Unit Description	Key Learning Objectives	Economic Standards	Common Core ELA
<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>1. A financially literate individual understands how to manage income, spending, and investment.</p> <p>3. Individuals and institutions are interdependent within market systems.</p> <p>Arizona Professional Skills</p> <p>4.B Manages time in accordance with organizational expectations.</p> <p>4.C Represents the organization in a positive manner.</p> <p>4.D Performs assigned tasks with a “can do” attitude.</p> <p>4.E Behaves in a way that distinguishes between personal and work-related matters</p> <p>4.F Produces work that reflects professional pride.</p>	<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>