



**A Correlation between
Common Core State Standards,
Missouri Revised Standards
and
Junior Achievement Capstone Programs**

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Missouri Revised Social Studies Standards
Missouri Financial Literacy Standards
Common Core State Standards Included
Junior Achievement USA®
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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs. 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 helps prepare students for a lifetime of learning and academic achievement through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles. *JA BizTown* students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy.

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. 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 BizTown* is correlated in this document to the Texas Essential Knowledge and Skills standards for the elementary grades (4, 5, and 6.)

JA Finance Park helps students build a foundation upon which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit. *JA Finance Park* lessons provide a highly relevant learning opportunity in which students apply Language Arts and mathematics skills to solve problems arising in everyday life. The lessons also address fundamental business and economic concepts, explore career interests and opportunities, and develop work-readiness skills.

The *JA Finance Park* program is composed of 13 required teacher-taught, in-class lessons. It culminates in a hands-on budgeting simulation that is implemented either at a JA Finance Park facility, mobile unit, or virtual site. Additional extension activities are available for each lesson topic. Lessons are offered in a traditional classroom presentation format designed for middle-grade students, and in a Project-Based Learning (PBL) format for high school students. Both provide educators a method of delivery that will best meet the needs of their students.

JA BizTown

JA BizTown Unit	MO Academic 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. In a society in which money transactions increasingly are instantaneous, it is critical that students understand the basics of deposits, checks, and withdrawals and then build on that knowledge to understand electronic banking and bank cards.</p> <p>Objectives: 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 Grade 4</p> <p>4 A. Compare and contrast saving and financial investment.</p> <p>Missouri Personal Finance Competencies</p> <p>Money Management</p> <ol style="list-style-type: none"> 1. Explain how limited personal financial resource affect the choices people make. 2. Interpret the opportunity costs of financial decisions 3. Evaluate the consequences of personal financial decisions 8. Demonstrate how to use the services available from financial institutions. <p>Spending and Credit</p> <ol style="list-style-type: none"> 1. Compare the benefits and costs of alternatives in spending decisions. 3. Compare the advantages and disadvantages of different payment methods. 4. Analyze the benefits and cost of consumer credit. 10. Propose ways to avoid or correct credit problems. <p>Saving and Investing</p> <ol style="list-style-type: none"> 1. Compare consumer choices for saving and investing. 2. Explain the relationship between saving and investing. 	<p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</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>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>4.NBT.3 4.NBT.4</p> <p>5.NBT.5 5.NBT.7</p> <p>6.NS.3</p>

JA BizTown

JA BizTown Unit	MO Academic Standards	Common Core ELA	Common Core 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: 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 Grade 4</p> <p>4 A. Distinguish among natural, capital and human resources.</p> <p>4 C. Explain how the government utilizes taxes to provide goods and services.</p> <p>Grade 5</p> <p>4 A. Explain how scarcity, supply and demand, opportunity costs, income, labor, wages and other economic concepts affect our nation’s past, present and future.</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>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>R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	

JA BizTown

JA BizTown Unit	MO Academic Standards	Common Core ELA	Common Core 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>Social Studies Grade 4-5</p> <p>7 A. Select, analyze, and evaluate primary and secondary social studies' sources with guidance and support.</p> <p>7 B. Use visual tools and informational texts to interpret, draw conclusions, make predictions, and communicate information and ideas with guidance and support, as needed.</p> <p>Career Development Grade 4</p> <p>CD.7A.04 Compare interests and strengths with those of workers in the local community.</p> <p>CD. 7B.04 Identify school and community resources available for exploration of the six career paths.</p> <p>Grade 5</p> <p>CD.7A.05 Compare interests and strengths with those of workers in the CD.8.A.05: Compare and contrast the roles and responsibilities of workers within the six career paths global community.</p> <p>Grade 6</p> <p>CD. 7A.06 Use current interests, strengths and limitations to guide individual career exploration</p> <p>CD. 7B.06 Recognize the career path concepts as an organizer for exploring and preparing for careers.</p> <p>CD. 7C.06 Recognize non-traditional work roles.</p> <p>CD. 8B.06 Compare the different types of post-secondary training and education as they relate to career choices. ^{ELO}</p>	<p>RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>SL.6.1 L.6.1 L.6.2 L6.4 L.6.6</p>	<p>4.MD.4</p> <p>5.MD.2</p>

JA BizTown

JA BizTown Unit	MO Academic Standards	Common Core ELA	Common Core 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: 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 Grade 4</p> <p>4 A. Explain the relationship between profit and loss in economic decisions.</p> <p>4 B. Conduct a public cost- benefit analysis.</p> <p>Career Development Grade 4</p> <p>CD. 7C.04 Recognize the contributions of all jobs to the community.</p> <p>CD.9.A.04: Demonstrate personal and ethical skills needed to work with diverse groups of people.</p> <p>Grade 5</p> <p>CD.9.A.05: Apply personal, ethical, and work habit skills needed for success in any school or work environment.</p> <p>Grade 6</p> <p>CD. 7A.06 Use current interests, strengths and limitations to guide individual career exploration</p> <p>CD. 7B.06 Recognize the career path concepts as an organizer for exploring and preparing for careers.</p> <p>CD. 7C.06 Recognize non-traditional work roles.</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>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>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>4.NBT.5</p> <p>5.NBT.5</p> <p>6.NS.2</p> <p>6.NS.3</p>

JA BizTown

JA BizTown Unit	MO Academic Standards	Common Core ELA	Common Core Math
<p>Unit 5: Visit and Debriefing</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: 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</p> <p>Grade 4 4 A. Distinguish among natural, capital and human resources. 4 C. Explain how the government utilizes taxes to provide goods and services. 5 E. Analyze how changes in communication and transportation technologies affect people’s lives. 6 B. Apply constructive processes or methods for resolving conflicts.</p> <p>Grade 5 4 A. Explain how scarcity, supply and demand, opportunity costs, income, labor, wages and other economic concepts affect our nation’s past, present and future. 6 B. Evaluate constructive processes or methods for resolving conflicts.</p> <p>Career Development</p> <p>Grade 4 CD.7C.04 Recognize the contributions of all jobs to the community.</p> <p>Grade 5 CD.7C.05 Describe the contributions of a variety of jobs in the community.</p> <p>Grade 6 CD.9.A.06 Assess and analyze personal, ethical and work habit skills as they relate to individual student success.</p>	<p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>5.NBT.5</p>

JA Finance Park

JA Finance Park Unit	MO Academic Standards	Common Core ELA	Common Core 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>Personal Finance Competencies</p> <p>Income</p> <ol style="list-style-type: none"> 1. Identify components and sources of income. 2. Analyze how career choice, education, skills, and economic conditions affect income and goal attainment. 3. Relate taxes, government transfer payments, and employee benefits to disposable income. <p>Career Development</p> <p>CD.7.A.06 Use current interests, strengths and limitations to guide individual career exploration.</p>	<p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6</p> <p>RP.3b NS.2 NS.3 NS.5 SP .1 SP.2</p> <p>Grade 7</p> <p>RP.2b NS.7.2 NS.7.2 EE. 7.1 EE. 7.2</p> <p>Mathematical Practices</p> <p>1-2 4-7</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>Personal Finance Competencies</p> <p>Saving and Investing</p> <ol style="list-style-type: none"> 1. Compare consumer choices for saving and investing. 2. Explain the relationship between saving and investing. 3. Examine reasons for saving and investing. 4. Compare the risk, return, liquidity, manageability, and tax aspects of investment alternatives. <p>Money Management</p> <ol style="list-style-type: none"> 6. Evaluate how insurance and other risk-management strategies protect against financial loss. 	<p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6</p> <p>RP.3b NS.2 NS.3 NS.5 SP .1 SP.2</p> <p>Grade 7</p> <p>RP.2b NS.7.2 NS.7.2 EE. 7.1 EE. 7.2 SP.7.5</p> <p>Mathematical Practices</p> <p>1-7</p>

JA Finance Park

JA Finance Park Unit	MO Academic Standards	Common Core ELA	Common Core Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also 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: 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>Personal Finance Competencies</p> <p>Money Management</p> <p>8. Demonstrate how to use the services available from financial institutions.</p> <p>Spending and Credit</p> <p>1. Compare the benefits and costs of alternatives in spending decisions.</p> <p>3. Compare the advantages and disadvantages of different payment methods.</p> <p>4. Analyze the benefits and cost of consumer credit.</p> <p>5. Compare sources of consumer credit.</p> <p>6. Evaluate the terms and conditions of credit cards and consumer loans.</p> <p>10. Propose ways to avoid or correct credit problems.</p>	<p>SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p> <p>SL.7.1 SL.7.2 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6 RP.3b NS.2 NS.3 NS.5</p> <p>Grade 7 RP.2b NS.7.2 NS.7.3</p> <p>Grade 8 G.8 SP.8.2</p> <p>Mathematical Practices 1-2 5-7</p>

JA Finance Park

JA Finance Park Unit	MO Academic Standards	Common Core ELA	Common Core 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: 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>Personal Finance Competencies</p> <p>Money Management</p> <ol style="list-style-type: none"> 1. Explain how limited personal financial resources affect the choices people make. 2. Interpret the opportunity costs of financial decisions. 3. Evaluate the consequences of personal financial decisions. 4. Apply a decision-making process to personal financial choices. 7. Design a financial plan for earning, spending, saving, and investing. 8. Demonstrate how to use the services available from financial institutions. 	<p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6 NS.2 NS.3 NS.5</p> <p>Grade 7 NS.7.2 NS.7.3 EE. 7.1 EE. 7.2</p> <p>Grade 8 SP.8.4</p> <p>Mathematical Practices 1-7</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park 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: 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>Personal Finance Competencies</p> <p>Money Management</p> <ol style="list-style-type: none"> 1. Explain how limited personal financial resources affect the choices people make. 2. Interpret the opportunity costs of financial decisions. 3. Evaluate the consequences of personal financial decisions. 4. Apply a decision-making process to personal financial choices. 7. Design a financial plan for earning, spending, saving, and investing. 8. Demonstrate how to use the services available from financial institutions. 	<p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p> <p>W.11-12.4 W.11-12.9</p>	<p>Grade 6 NS.2 NS.3 NS.5</p> <p>Grade 7 NS.7.2 NS.7.3</p> <p>Mathematical Practices 1-7</p>

JA Finance Park Extension Activities

Unit 1: Income

Extension Activity Description	Common Core ELA	Common Core Math	MO Academic Standards
<p>1. Kuder Navigator Career Assessment Students take an online career assessment to learn about their interests, skills, and work values.</p>	L.6.4 L.7.4 L.8.4		Missouri Personal Finance I.2 Career Development CD.7.A.06
<p>2. Career Choice Research Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a Career Critique Chart.</p>	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 RI.9-10.1 SL. 9-10.1 RI.11-12.1 SL. 11-12.1		Missouri Personal Finance I.1-2 Career Development CD.7.B.06 CD. 8.A.06 CD.8.B.06
<p>3. Being an Entrepreneur Students examine entrepreneurial skills and present new business ideas to the class.</p>	SL.6.1 SL.6.4 SL.6.5 SL.7.1 SL.7.4 SL.7.5 SL.8.1 SL.8.4 SL.8.5 SL.9-10.1 SL. 9-10.4 SL. 9-10.5 SL.11-12.1 SL.11-12.5		Missouri Personal Finance I.2 Career Development CD.7.C.06
<p>4. Starting a Lawn Care Business Students identify a business and figure fixed and variable costs.</p>	SL.6.1 L.6.4 SL.7.1 L.7.4 SL.8.1 L.8.4 SL.9-10.1 L. 9-10.4	6.SP.1 HSS.IC.B.6	Missouri Personal Finance I.2 Career Development CD.7.C.06

JA Finance Park Extension Activities

Unit 1: Income

Extension Activity Description	Common Core ELA	Common Core Math	MO Academic Standards
5. STEM Careers Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.	SL.6.1 SL.7.1 SL.8.1 SL.9-10.1 SL.11-12.1		Missouri Personal Finance I.2 Career Development CD.7.C.06 CD.8.B.06
6. Social Security and Medicare Students read a brief history of Social Security and Medicare and review tax tables for income examples.	RI.6.1 RI.7.1 RI.8.1 RI.9-10.1	6.NS.3 7.RP.3	Missouri Personal Finance I.3
7. Sales Receipt Analysis Students examine the cost of sales tax for items in their shopping cart.	RI.6.1 RI.7.1 RI.8.1	7.RP.3	
8. How to Complete a 1040-EZ Income Tax Form Students complete an IRS Form 1040-EZ and examine the equity of a progressive tax.	RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 SL. 9-10.1 SL.11-12.1		Missouri Personal Finance I.3

JA Finance Park Extension Activities

Unit 2: Saving, Investing and Risk Management			
Extension Activity Description	Common Core ELA	Common Core Math	MO Academic Standards
<p>1. Understanding College Costs and the FAFSA The FAFSA form is used to evaluate a student’s (and parents’) financial ability to pay for college.</p>	RI.6.1 W.6.7 RI.7.1 W.7.7 RI.8.1 W.8.7 RI.9-10.1		Missouri Personal Finance I.3
<p>2. Understanding Stock Quotes Students use the information found in a sample stock quote table to analyze a stock portfolio.</p>	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4 RI.9-10.1		Missouri Personal Finance SI.4,5,7
<p>3. Roth IRAs: Teens and Retirement Savings With earned income, students can invest and watch their savings grow for retirement.</p>	SL.6.1 L.6.4 SL.7.1 L.7.4 SL.8.1 L.8.4 SL.9-10.1 L. 9-10.4 SL.11-12.1 L. 11-12.4		Missouri Personal Finance SI.3-4
<p>4. Compound Interest and the Rule of 72 Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</p>	RI.6.1 RI.7.1 RI.8.1		Missouri Personal Finance SI.6
<p>5. Junior Achievement Save, USA “Risk and Insurance” Online Lesson This interactive lesson helps students define risk, common insurance terms, and the different types of insurances.</p>	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4		Missouri Personal Finance MM.6

JA Finance Park Extension Activities

Unit 3: Debit and Credit			
Extension Activity Description	Common Core ELA	Common Core Math	Social Studies
<p>1. Checks and Checking Accounts Students practice check writing and keep a check register to track their checks, deposits, withdrawals, and automatic electronic payments.</p>	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4		Missouri Personal Finance MM. 8
<p>2. Installment Debt Students become aware that an installment debt can be considerably greater than the original purchase price of an item.</p>	RI.6.1 RI.7.1 RI.8.1		Missouri Personal Finance SC1-5
<p>3. Rent or Home Ownership Students compare the benefits and responsibilities that come with renting or owning a home.</p>	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 RI.9-10.1 SL. 9-10.1 L.9-10.4 RI.11-12.1 SL. 11-12.1 L.11-12.4		Missouri Personal Finance SC.1-3
<p>4. Leasing vs. Buying a Car Students assess the pluses and minuses of leasing or buying a car.</p>	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4		Missouri Personal Finance SC.1-3
<p>5. Identity Theft Students learn about steps they can take to help protect their payment cards and personal identity from theft.</p>	RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 RI.9-10.1 SL.9-10.1 SL.11-12.1		Missouri Personal Finance SC.9

JA Finance Park Extension Activities

Unit 4: Budget +			
Extension Activity Description	Common Core ELA	Common Core Math	Social Studies
<p>1. Sample Budgets Students practice preparing budgets and making budgeting decisions. They work in teams, pairs, or individually.</p>	RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 SL.9-10.1 SL.11-12.1		Missouri Personal Finance MM.1,2,7
<p>2. Personal Budget Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.</p>	RI.6.1 W.6.7 SL.6.1 RI.7.1 W.7.7 SL.7.1 RI.8.1 W.8.7 SL.8.1 SL.9-10.1 SL.11-12.1	7.RP.3	Missouri Personal Finance MM.1,2,7
<p>3. Paying for Postsecondary Education Students see that education after high school is an investment in their future. They explore options to pay for higher education.</p>	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 SL.9-10.1 SL.11-12.1		Missouri Personal Finance MM.1,2,7
<p>4. Completing a Budget Students continue to prepare for the <i>JA Finance Park</i> simulation by researching the price of goods and services and practicing their budgeting skills. They evaluate hypothetical life situations and prioritize budget items.</p>	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 SL.9-10.1 SL.11-12.1	Mathematical Practices 1-7	Missouri Personal Finance MM.1,2,7

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Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	MO Academic Standards
<p>Unit 1: Income</p> <p>During income activities and research, student will focus on questions related to how education and career decisions can have an impact on quality of life. Students will examine which courses to take to reach their education and career goals.</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 options. ▪ Define taxes and explain their purpose and impact on income. ▪ Calculate net monthly income. <p>Concepts: Career, Goals, Government, Income, Values, Salary, Taxes, Wages</p> <p>Skills: Active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity</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>Mathematical Practices 1-2 4-7</p>	<p>Personal Finance Competencies Income 1,2,3</p> <p>Career Development CD.7.B.08 CD.8.A.08</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>Concepts: Benefits, Goals, Interest, Saving, Savings, Investment, Opportunity cost, Risk</p> <p>Skills: Active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self-direction, speaking and listening, teamwork, summary writing</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>	<p>Mathematical Practices 1-7</p>	<p>Personal Finance Competencies Saving and Investing 1-4</p> <p>Money Management 6</p>

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Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	MO Academic Standards
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also 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>Concepts: Banking, Credit, Credit reports, Credit score, Debit, Debt, Deposit insurance, Financial responsibility, Identity theft, Interest, Loans, Payment methods</p> <p>Skills: Comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies, self-direction, small group discussion,</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>Mathematical Practices 1-2 5-7</p>	<p>Personal Finance Competencies</p> <p>Money Management 8</p> <p>Spending and Credit 1-6</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>Concepts: Wants and needs, Goal setting, Impulse buying, Budgets, Categorizing spending</p> <p>Skills: Active listening, critical thinking, self-knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data</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>	<p>Mathematical Practices 1-7</p>	<p>Personal Finance Competencies</p> <p>Money Management 1-5 7</p>

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Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	MO Academic Standards
<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>Concepts: Budget, Expenses, Income, Needs, Savings, Taxes, Wages, Wants</p> <p>Skills: Active listening, critical thinking, interpersonal communication, math computation, self-reflection, teamwork</p>	<p>Grades 9-10 RI .9–10.1,4,8 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11/12. 1,4,8 W.11/12. 1,4,9 SL11/12. 1 L.11/12. 1,4</p>	<p>Mathematical Practices 1-7</p>	<p>Personal Finance Competencies</p> <p>Money Management 1-8</p>