

# A Correlation: PENNSYLVANIA Academic Standards and Junior Achievement Capstone Programs



Updated February 2023  
Pennsylvania Academic Standards  
**Career Education and Work**  
**Family and Consumer Sciences**

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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 Pennsylvania academic standards. 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. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

*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.

*JA BizTown Adventures* is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, 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 financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually in the classroom,

*JA Finance Park* Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

*JA Finance Park* Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
<p><b>Unit 1: Financial Literacy</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Extrapolate services offered by financial institutions</li> <li>▪ Complete a bank account application</li> <li>▪ Demonstrate an ability to endorse a paycheck</li> <li>▪ Complete a deposit ticket</li> <li>▪ Maintain a check register correctly</li> <li>▪ Describe the consequences of insufficient funds</li> <li>▪ Write and sign checks</li> <li>▪ State the benefit of an interest-earning savings account</li> <li>▪ Explain how money in a savings account grows</li> <li>▪ Explore the differences between checks, debit cards, and credit cards</li> <li>▪ Explain how money changes hands when a debit card is used</li> <li>▪ Demonstrate use of a check register to record a debit purchase</li> </ul>	<p>6.2.6.F. Explain the influence of private economic institutions on the local and state economy.</p> <p>6.5.6.E. Describe how people accumulate tangible and intangible assets.</p> <p>6.5.6.G. Identify the costs and benefits of saving.</p> <p>6.5.6.H. Explain the differences between interest rates for saving and borrowing.</p> <p>11.1.6. B Discuss earning, spending, and saving for financial stability.</p> <p>15.6.8.H Compare various payment options for purchases.</p> <p>15.6.8.J Explain the difference between simple and compound interest.</p> <p>15.1.5.W Discuss problems associated with not having enough cash and the costs and benefits of borrowing.</p> <p>15.6.8.I Compare advantages and disadvantages of different financial institutions relating to saving, investing and borrowing.</p> <p>15.6.5.J Explain interest charged versus interest earned.</p> <p>ELO</p> <p>15.6.5.I Describe financial institutions in the community.</p> <p>15.6.5.H Explain the differences between a checking and savings account.</p>	<p><b>Career Education and Work</b></p> <p>13.3.3 D. Explain how money is used.</p> <p><b>Family and Consumer Sciences</b></p> <p>11.1.6.A Identify resources that can be used together for an individual to reach a goal.</p> <p>11.1.6.B Understanding the relationship among income, expenses, and saving allows us to manage our personal finances effectively.</p>	<p>Grade 4</p> <p>CC.1.1.4.D,E CC.1.2.4.A,B,F CC.1.5.4.A,B,G CC.1.4.4.J</p> <p>Grade 5</p> <p>CC.1.1.5.D,E,F CC.1.2.5.A,B CC.1.5.4.A,B,G CC.1.4.4.J</p> <p>Grade 6</p> <p>CC.1.2.6.A,B,F,G, CC.1.2.6.J,K,L CC.1.4.6.D,F,L CC.1.5.6.A,C,D,G</p>	<p>Grade 4</p> <p>CC.2.1.4.B.2 CC.2.2.4.A.1 CC.2.1.4.C.3</p> <p>Grade 5</p> <p>CC.2.1.5.B.1</p> <p>Grade 6</p> <p>CC.2.1.6.E.2</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
<p><b>Unit 2: Community and Economy</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define various vocabulary terms</li> <li>▪ Explain how good citizens have a sense of responsibility to others and to their community</li> <li>▪ Identify goods, services, and resources (human, natural, and capital)</li> <li>▪ Demonstrate the circular flow of an economy</li> <li>▪ Discover the function of businesses in producing goods and services</li> <li>▪ Define scarcity and learn more about free enterprise</li> <li>▪ Identify the three basic economic questions (what, how, and for whom to produce)</li> <li>▪ Understand why people pay taxes</li> <li>▪ Define gross pay and net pay</li> <li>▪ Calculate tax by multiplying with decimals</li> <li>▪ Differentiate between public goods and services and private goods and services</li> <li>▪ Give examples of philanthropy</li> </ul>	<p>6.3.6.A. Examine government’s role in providing public goods and services.</p> <p>6.3.6.C. Explain the cost and benefits of taxation.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p> <p>11.1.6.C Describe the ability to meet basic human needs through different types of purchases. ELO</p> <p>11.1.6.G Compare the missions of charitable organizations ELO</p>	<p><b>Career Education and Work</b></p> <p>13.4.5.A Identify the risks and rewards of entrepreneurship.</p> <p>13.4.5.C Discuss the steps entrepreneurs take to bring their goods or services to market, such as, but not limited to marketing, production, research and development, and selection of goods and services</p> <p><b>Family and Consumer Sciences</b></p> <p>11.1.6.G Identify public services in the community that can help families.</p> <p>Identify nonpublic services in the community that can help families.</p>	<p>Grade 4 CC.1.4.4.J,L,W CC.1.5.4.A,B,G</p> <p>Grade 5 CC.1.4.5.J,L,W CC.1.5.5.A,B,G</p> <p>Grade 6 CC.1.2.6.A,B,E,F CC.1.4.6.J CC.1.5.6.A,C</p>	<p>Grade 4 CC.2.1.4.C.3 CC.2.4.4.A.2</p> <p>Grade 5 CC.2.1.5.B.2</p> <p>Grade 6 CC.2.1.6.D.1</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
<p><b>Unit 3: Work Readiness</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize their interests and skills</li> <li>▪ Explain the relevance of interests and skills in career exploration and planning</li> <li>▪ Distinguish the differences among the four primary career types: people, ideas, data, and things</li> <li>▪ Categorize STEM careers into different types</li> <li>▪ Demonstrate appropriate workplace behaviors</li> <li>▪ Define resume, job interview, and applicant</li> <li>▪ Complete a job application</li> <li>▪ Model appropriate business greetings</li> <li>▪ Demonstrate proper interview skills</li> </ul>	<p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>15.4.5.B Discuss potential consequences of disclosing personal information ELO</p>	<p><b>Career Education and Work</b></p> <p>13.1.5.A/B Describe the impact of individual and personal interest and abilities on career choices.</p> <p>13.1.5.C Relate the impact of change to both traditional and nontraditional careers.</p> <p>13.1.5.F Investigate people’s rationale for making career choices.</p> <p>13.1.5.H Connect personal interests and abilities and academic strengths to personal career options.</p> <p>13.2.5.B Identify and review resources available in researching job opportunities, such as, but not limited to, Internet, magazines, and newspapers.</p> <p>13.2.8.A. Identify effective speaking and listening skills used in a job interview.</p> <p>13.2.8.C Prepare a draft of career acquisition documents, such as, but not limited to resume and job application.</p> <p>13.2.8.E. Explain, in the career acquisition process, the importance of the essential workplace skills/knowledge...</p> <p><b>Family and Consumer Sciences</b></p> <p>11.1.6.E There are costs and benefits to holding a job as a teenager</p> <p>Analyze what is gained or lost by having a job.</p>	<p>Grade 4 CC.1.2.4.A CC.1.5.4.B,D CC.1.4.4.A,D,E,F,K CC.1.5.4.A,C,D,E</p> <p>Grade 5 CC.1.2.5.A CC.1.5.5.B,D CC.1.4.5.A,D,E,F,K CC.1.5.4.A,C,D,E</p> <p>Grade 6 CC.1.4.6.A,B,C,D,E CC.1.5.6.A,B,C,D</p>	<p>Grade 4 CC.2.4.4.A.2</p> <p>Grade 5 CC.2.4.5.A.2</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
<p><b>Unit 4: Business Management</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Describe costs associated with operating a business</li> <li>▪ Calculate business expenses</li> <li>▪ Use teamwork to create a paragraph that describes a business</li> <li>▪ Define selling price, revenue, and inventory</li> <li>▪ Describe factors that affect selling price</li> <li>▪ Explain the relationship between revenue, costs, and profit</li> <li>▪ Define advertising</li> <li>▪ Describe characteristics of effective advertising</li> <li>▪ Acknowledge how effective teamwork and cooperation enhance business teams</li> <li>▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit</li> </ul>	<p>11.1.3.A Identify types of advertising designed to influence personal choice.</p> <p>6.5.5 F Describe the risks, costs, and rewards of starting a business.</p> <p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.3.6.C Describe taxes and deductions subtracted from gross pay.</p>	<p><b>Career Education and Work</b></p> <p>13.4.8.A Compare and contrast entrepreneurship to traditional employment</p> <p>13.4.8.B. Evaluate how entrepreneurial character traits influence career opportunities.</p>	<p>Grade 4 CC.1.2.4.B,E CC.1.4.4.A,E,F,T CC.1.5.4.A,B,C,G</p> <p>Grade 5 CC.1.2.5.B,E CC.1.4.5.A,E,F,T CC.1.5.5.A,B,C,G</p> <p>Grade 6 CC.1.4.6.A,E,F,T CC.1.5.6.A,B,D,G</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.2 CC.2.2.4.A.4</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.2</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards	English Language Arts	Math
<p><b>Unit 5: Visit and Debrief</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Function in their job capacity at JA BizTown</li> <li>▪ Manage their personal finances and time</li> <li>▪ Carry out responsibilities of citizenship, such as voting and obeying laws</li> <li>▪ Evaluate team performance at JA BizTown</li> <li>▪ Explain the circular flow of economic activity</li> <li>▪ Describe how citizens use financial institutions</li> <li>▪ Describe how citizens work within a quality business</li> </ul>	<p>6.3.6.A. Examine government’s role in providing public goods and services.</p> <p>6.5.6.E. Describe how people accumulate tangible and intangible assets.</p> <p>6.5.6.G. Identify the costs and benefits of saving.</p> <p>6.5.6.H. Explain the differences between interest rates for saving and borrowing.</p>	<p><b>Career Education and Work</b></p> <p>13.2.5.E Apply to daily activities, the essential workplace skills, such as, but not limited to commitment, communication, dependability, health/safety, personal initiative, time management, team building, technical literacy, and technology.</p> <p>13.3.5.A Explain how student attitudes and work habits transfer from the home and school to the workplace.</p> <p>13.3.5.B Explain the importance of working cooperatively with others at both home and school to complete a task.</p> <p>13.3.5.C Identify effective group interaction strategies, such as, but not limited to building consensus, communicating effectively, listening to others and establishing ground rules</p> <p>13.3.5 E. Develop a personal schedule based on activities and responsibilities at both home and school.</p> <p><b>Family and Consumer Sciences</b></p> <p>11.1.6.D Compare and contrast features, prices, product information, and performance of consumer goods.</p>	<p>Grade 4 CC.1.4.4.G,H,I,J,K, L CC.1.4.4.W CC.1.5.4.A,B,C,D</p> <p>Grade 5 CC.1.4.5.G,H,I,J,K,L CC.1.4.5.W CC.1.5.5.A,B,C,D</p> <p>Grade 6 CC.1.4.6.G,H,I,J,K,L CC.1.5.6.A,B,C,D</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2</p>

# JA BizTown Adventures

Session Details	Social Studies	Career Education and Work	English Language Arts	Common Core Math
<p><b>Adventure One: CEO</b></p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Compare potential customers</li> <li>▪ Identify target market</li> <li>▪ Make a strategic decision</li> <li>▪ Identify points in a mission statement</li> <li>▪ Compare applicant resumes</li> <li>▪ Make a budget-based decision</li> <li>▪ Create a letter by making appropriate word choices</li> </ul>	<p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p>	<p><b>Career Education and Work</b></p> <p>13.1.5.A/B Describe the impact of individual and personal interest and abilities on career choices</p>	<p><b>Grade 4</b> CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p><b>Grade 5</b> CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p><b>Grade 6</b> CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C</p>	<p>4.oa.1 4.nbt.4</p> <p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.2</p>
<p><b>Adventure Two CFO</b></p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Deduct taxes to calculate net pay</li> <li>▪ Determine price of items to make a profit using a formula</li> <li>▪ Compare costs to make budget decisions</li> <li>▪ Read terms and conditions to compare offers</li> <li>▪ Evaluate proposals as part of a decision-making process</li> </ul>	<p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p>	<p><b>Career Education and Work</b></p> <p>13.1.5.A/B Describe the impact of individual and personal interest and abilities on career choices</p>	<p><b>Grade 4</b> CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p><b>Grade 5</b> CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p><b>Grade 6</b> CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.2</p>



# JA BizTown Adventures

Session Details	Social Studies	Career Education and Work	English Language Arts	Common Core Math
<p><b>Adventure Three: Marketing Director</b></p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Identify an idea for a new product or service</li> <li>▪ Attempt to resolve solutions to customer pain points</li> <li>▪ Identify characteristics of target markets</li> <li>▪ Explore advertising avenues and marketing tools</li> <li>▪ Plan a marketing campaign</li> <li>▪ Compare cost effectiveness of different advertisements</li> <li>▪ Examine fine print on contracts</li> </ul>	<p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p>	<p><b>Career Education and Work</b></p> <p>13.1.5.A/B Describe the impact of individual and personal interest and abilities on career choices</p>	<p><b>Grade 4</b> CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p><b>Grade 5</b> CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p><b>Grade 6</b> CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.2</p>
<p><b>Adventure Four: Sales Manager</b></p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Explore traits that convey good work ethic</li> <li>▪ Compare resumes</li> <li>▪ Use a decision-making process to make hiring decisions</li> <li>▪ Use a problem-solving process to improve customer service</li> </ul>	<p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p>	<p><b>Career Education and Work</b></p> <p>13.1.5.A/B Describe the impact of individual and personal interest and abilities on career choices</p>	<p><b>Grade 4</b> CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p><b>Grade 5</b> CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p><b>Grade 6</b> CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C 6</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.25</p>

# JA BizTown Adventures

Session Details	Social Studies	Career Education and Work	English Language Arts	Common Core Math
<p><b>Adventure Five: Consumer</b></p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define gross pay and net pay and calculate net pay</li> <li>▪ Identify services offered by financial institutions.</li> <li>▪ Explore a bank account application</li> <li>▪ Identify parts of a transaction register</li> <li>▪ Explain the importance of a savings account</li> <li>▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments.</li> <li>▪ Explain how money changes hands when a debit card or electronic payment form is used.</li> <li>▪ Demonstrate use of a transaction register to record a debit purchase.</li> <li>▪ Distinguish between needs and wants</li> <li>▪ Create a budget based on monthly income</li> <li>▪ Use fixed costs and needs to make budget decisions</li> <li>▪ Make shopping decisions based on budget and opportunity cost</li> </ul>	<p>6.5.3.F Explain the differences in earning by those in different jobs and with different skills and education.</p> <p>6.1.4 A Analyze how unlimited wants and limited resources affect decisions making.</p>	<p><b>Family and Consumer Sciences</b></p> <p>11.1.6.B Create a personal spending plan.</p> <p>11.1.6.D Compare and contrast features, prices, product information, and performance of consumer goods.</p>	<p><b>Grade 4</b> CC.1.2.4.A, B, E, F, J CC.1.5.4.B</p> <p><b>Grade 5</b> CC.1.2.5.A, B, E, F, J CC.1.5.5.B</p> <p><b>Grade 6</b> CC.1.2.6.A, B, F, G, J CC.1.4.6.F CC.1.5.6.C</p>	<p>Grade 4 CC.2.1.4.B.1 CC.2.1.4.B.2 CC.2.4.4.A.1</p> <p>Grade 5 CC.2.1.5.B.1 CC.2.1.5.B.2 CC.2.4.5.A.2</p> <p>Grade 6 CC.2.1.6.E.2</p>

# JA Finance Park

Unit Description	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA and Math
<p><b>Unit 1: Income</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Rate their interests, abilities, and values.</li> <li>▪ Determine work preferences and match them to career choices</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Figure net monthly income</li> </ul>	<p><b>Grade 6</b></p> <p>5.3.6.C. Describe how local, state, and national governments provide services.</p> <p>5.3.6.I. Explain what taxes are and why they are necessary.</p> <p>6.3.6.A. Examine government’s role in providing public goods and services. ELO</p> <p>6.3.6.C. Explain the cost and benefits of taxation.</p> <p><b>Grade 7</b></p> <p>5.3.7.C. Describe how local, state, and national governments provide services.</p> <p>5.3.7.I. Identify types of local, state, and national taxes.</p> <p>6.3.7.C. Explain the cost and benefits of taxation.</p> <p>6.5.7.A. Describe how people are compensated for their production of goods and services.</p> <p><b>Grade 8</b></p> <p>5.3.8.C. Describe how local, state, and national governments provide services.</p> <p>5.3.8.I. Describe various types of projects and services provided through local, state, and national taxes.</p> <p>6.3.8.A. Assess the value of public goods and services.</p> <p>6.3.8.C. Compare and contrast the effects of different taxation policies.</p> <p>6.5.8.A. Examine the compensation of workers who produce different goods and provide different services.</p> <p>6.5.8.F. Explain the role of entrepreneurship across the nation.</p>	<p>13.1.8.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.8.B. Relate careers to personal interests, abilities and aptitudes.</p> <p>13.1.8.C. Explain how both traditional and nontraditional careers offer or hinder career opportunities. ELO</p> <p>13.1.8.E. Analyze the economic factors that impact employment</p> <p>13.1.8.G. Create an individualized career plan including, career portfolio, career goals, pathway opportunities, individual interests, and training and education requirement and financing ELO</p> <p>13.2.8.E. Explain, in the career acquisition process, the importance of the essential workplace skills/knowledge...</p> <p>13.4.8.A. Compare and contrast entrepreneurship to traditional employment...</p>	<p>ELA</p> <p>Grade 7 CC.1.2.7.A,J,K CC.1.5.7.A,C,D</p> <p>Grade 8 CC.1.2.8.A,J,,K CC.1.5.8.A,C,D</p> <p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.5.9-10.A,C,D</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.5.11-12.A,C,D</p> <p><b>Math</b></p> <p>Grade 6 CC.2.1.6.E.2 CC.2.1.6.E.4</p> <p>Grade 7 CC.2.1.7.E.1 CC.2.2.7.B.3</p> <p>Grades 9–12 CC.2.1.HS.F.2</p>

# JA Finance Park

Unit Description	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA and Math
<p><b>Unit 2: Saving, Investing and Risk Management</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of various saving and investing options</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p><b>Grade 6</b></p> <p>6.1.6.C. Define opportunity cost and describe the opportunity cost of personal choice.</p> <p>6.2.6.F. Explain the influence of private economic institutions on the local and state economy.</p> <p>6.5.6.E. Describe how people accumulate tangible and intangible assets.</p> <p>6.5.6.G. Identify the costs and benefits of saving.</p> <p>6.5.6.H. Explain the differences between interest rates for saving and borrowing.</p> <p><b>Grade 7</b></p> <p>6.5.7.E. Describe how people accumulate tangible and financial assets through income, saving, and financial investment.</p> <p>6.5.7.H. Identify the effect of higher and lower interest rates.</p> <p><b>Grade 8</b></p> <p>6.2.8.F. Analyze the functions of private economic institutions in the national economy.</p> <p>6.5.8.G. Identify the costs and benefits of various financial tools available to savers.</p> <p>6.5.8.H. Identify the effect of higher and lower interest rates.</p>	<p>NA</p>	<p>Grade 6 CC.1.2.6.A,J,K CC.1.4.6.A,B,F CC.1.5.6.A,C,D</p> <p>Grade 7 CC.1.2.7.A,J,K CC.1.4.7.A,F CC.1.5.7.A,C,D</p> <p>Grade 8 CC.1.2.8.A,J,K CC.1.4.8.A,F CC.1.5.8.A,C,D</p> <p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,F CC.1.5.9-10.A,C,D</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.4.11-12.A,B,F CC.1.5.11-12.A,C,D</p> <p><b>Math</b></p> <p>Grade 6 CC.2.1.6.D.1 CC.2.1.6.E.2 Grade 7 CC.2.1.7.D.1</p>

# JA Finance Park

Unit Description	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA and Math
<p><b>Unit 3: Debit and Credit</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide</li> <li>▪ Examine debit and credit cards and their use</li> <li>▪ Explain the benefits and common pitfalls of credit cards</li> <li>▪ Explain the benefits of debit cards</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money</li> </ul>	<p><b>Grade 6</b></p> <p>6.2.6.F. Explain the influence of private economic institutions on the local and state economy.</p> <p>6.5.6.H. Explain the differences between interest rates for saving and borrowing.</p> <p><b>Grade 7</b></p> <p>6.2.7.F. Explain the influence of private economic institutions on the local and state economy.</p> <p>6.5.7.H. Identify the effect of higher and lower interest rates.</p> <p><b>Grade 8</b></p> <p>6.5.8.H. Identify the effect of higher and lower interest rates.</p>	<p>NA</p>	<p><b>Grade 6</b></p> <p>CC.1.2.6.A,J,K CC.1.4.6.A,B,F CC.1.5.6.A,C,D</p> <p><b>Grade 7</b></p> <p>CC.1.2.7.A,J,K CC.1.4.7.A,F CC.1.5.7.A,C,D</p> <p><b>Grade 8</b></p> <p>CC.1.2.8.A,J,K CC.1.4.8.A,F CC.1.5.8.A,C,D</p> <p><b>Grade 9-10</b></p> <p>CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,F CC.1.5.9-10.A,C,D</p> <p><b>Grade 11-12</b></p> <p>CC.1.2.11-12.A,J,K CC.1.4.11-12.A,B,F CC.1.5.11-12.A,C,D</p>

# JA Finance Park

Unit Description	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA and Math
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Compare teen and adult spending patterns</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Relate the need to save money to meet goals</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p><b>Grade 6</b></p> <p>6.1.6.A. Explain how limited resources and unlimited wants cause scarcity.</p> <p>6.1.6.C. Define opportunity cost and describe the opportunity cost of personal choice.</p> <p>6.5.6.E. Describe how people accumulate tangible and intangible assets.</p> <p>6.5.6.G. Identify the costs and benefits of saving.</p> <p><b>Grade 7</b></p> <p>6.1.7.A. Explain how limited resources and unlimited wants cause scarcity.</p> <p>6.1.7.B.1. Compare decisions made because of limited resources and unlimited wants.</p> <p>6.1.7.C. Define opportunity cost and describe the opportunity cost of personal choice.</p> <p>6.5.7.E. Describe how people accumulate tangible and financial assets through income, saving, and financial investment.</p> <p><b>Grade 8</b></p> <p>6.1.8.A. Explain how limited resources and unlimited wants cause scarcity.</p> <p>6.1.8.B.1. Compare decisions made because of limited resources and unlimited wants.</p>	<p>13.3.8.E. Identify and apply time management strategies as they relate to both personal and work situations.</p> <p>13.3.8.D. Analyze budgets and pay statements, such as, but not limited to: Charitable contributions, expenses, gross pay, net pay, other income, savings, taxes</p>	<p>Grade 6 CC.1.2.6.A,J,K CC.1.5.6.A,C,D</p> <p>Grade 7 CC.1.2.7.A,J,K CC.1.5.7.A,C,D</p> <p>Grade 8 CC.1.2.8.A,J,K CC.1.5.8.A,C,D</p> <p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.5.9-10.A,C,D</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.5.11-12.A,C,D</p> <p><b>Math</b></p> <p>Grade 6 CC.2.1.6.D.1 CC.2.1.6.E.2</p> <p>Grade 7 CC.2.1.7.D.1</p>

# JA Finance Park

Unit Description	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA and Math
<p><b>Unit 5: Simulation and Debriefing</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Reflect on their simulation experience</li> </ul>	<p><b>Grade 6</b></p> <p>6.5.6.E. Describe how people accumulate tangible and intangible assets.</p> <p>6.5.6.G. Identify the costs and benefits of saving.</p> <p>6.5.6.H. Explain the differences between interest rates for saving and borrowing.</p> <p><b>Grade 7</b></p> <p>6.5.7.E. Describe how people accumulate tangible and financial assets through income, saving, and financial investment.</p> <p><b>Grade 8</b></p> <p>6.5.8.A. Examine the compensation of workers who produce different goods and provide different services.</p> <p>6.5.8.F. Explain the role of entrepreneurship across the nation.</p> <p>6.5.8.H. Identify the effect of higher and lower interest rates.</p>	<p>13.3.8.A. Determine attitudes and work habits that support career retention and advancement.</p> <p>13.3.8.D. Analyze budgets and pay statements, such as, but not limited to: expenses, gross pay, net pay, other income, savings, and taxes.</p> <p>13.3.8.E. Identify and apply time management strategies as they relate to both personal and work situations.</p>	<p>Grade 6 CC.1.2.6.A,B,F,G CC.1.2.6.J,K CC.1.4.6.A,B,C,F CC.1.5.6.A,C,G</p> <p>Grade 7 CC.1.2.7.A,B,F,G CC.1.2.7.J,K CC.1.4.7.A,B,C,F CC.1.5.7.A,C,G</p> <p>Grade 8 CC.1.2.8.A,J,,K CC.1.4.8.A,B,C,F CC.1.5.8.A,C,G</p> <p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,C,F CC.1.5.9-10.A,C,G</p> <p>Grade 11-12 CC.1.2.11-12.A,F CC.1.2.11-12.G,J,K CC.1.4.11-12.A,B CC.1.4.11-12.C,F CC.1.5.11-12.A,C,G</p> <p><b>Math</b></p> <p>Grade 6 CC.2.1.6.D.1 CC.2.1.6.E.2</p> <p>Grade 7 CC.2.1.7.D.1</p> <p>Grades 9–12 CC.2.1.HS.F.2</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA
<p><b>Unit 1: Income</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Tell the difference between abilities, interests, work preferences, and values</li> <li>▪ Identify career interests and goals as a way to earn future income</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)</li> <li>▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare</li> </ul>	<p>5.3.9.I./5.3.C.I Explain various types of taxes and their purposes.</p> <p>5.3.12.I. Evaluate tax policies of various states and countries.</p> <p>6.3.9.C Compare and contrast the taxations policies of the local, state, and national governments.</p> <p>6.5.9.A. Define wages and explain how wages are determined in terms of supply and demand.</p>	<p>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.11. B Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.</p> <p>13.1.11.E. Justify the selection of a career.</p> <p>13.1.11.G Assess the implementation of the individualized career plan through the ongoing development of the career portfolio.</p> <p>13.2.8.E. Explain, in the career acquisition process, the importance of the essential workplace skills/knowledge...</p> <p>13.4.8.A. Compare and contrast entrepreneurship to traditional employment...</p>	<p>Grades 9-10</p> <p>CC.1.2.9-10.A,B CC.1.2.9-10.G,J,K CC.1.5.9-10.A,B CC.1.5.9-10,C,D,G</p> <p>Grades 11-12</p> <p>CC.1.2.11-12.A,B CC.1.2.11-12.G,J,K CC.1.5.11-12.A,B CC.1.5.11-12.C,D,G</p>



# JA Finance Park PBL

Unit Description	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA
<p><b>Unit 2: Saving, Investing and Risk Management</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of savings options and investment vehicles</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.1.9.D. Explain how incentives cause people to change their behavior in predictable ways.</p> <p>6.5.9.D. Analyze how risks influence business decision-making.</p> <p>6.5.9.G. Compare and contrast the various financial tools available to savers.</p> <p>6.5.9.H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p> <p>6.5.12.G. Analyze the risks and returns of various investments.</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p> <p>6.2.12.F. Evaluate the impact of private economic institutions on the individual, the national and the [international] economy.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p> <p>15.6.12.B Analyze types of consumer behavior and characteristics including but not limited to spending habits, emotional buying, rational buying, and buying power.</p> <p>15.6.12.O Compare how people manage risk through avoidance, reduction, retention, and transfer.</p> <p>15.6.12.N Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.</p> <p>15.6.12. N Describe types of insurance including health, disability, auto, homeowners, renters, life, and long-term care.</p>	<p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,F CC.1.4.9-10.M,N CC.1.5.9-10.A,C,D</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.4.11-12.A,B,F CC.1.4.11-12.M,N CC.1.5.11-12.A,C,D</p>
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide</li> <li>▪ Explain debit and credit cards and their uses</li> <li>▪ Identify the advantages and disadvantages related to credit and debit cards</li> <li>▪ Give examples of the best ways to build credit</li> <li>▪ Demonstrate why credit scores are important</li> </ul>	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.2.9.F Analyze the functions of private economic institutions in the national economy.</p> <p>6.5.9.H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p>	<p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,F CC.1.5.9-10.A,C CC.1.5.9-10.,D,G</p> <p>Grade 11-12 CC.1.2.11-12.A,J,K CC.1.4.11-12.A,B,F CC.1.5.11-12.A,C, CC.1.5.11-12.D,G</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA
<p><b>Unit 4: Budget+</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Distinguish between different kinds of budgets</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.5.9.A. Define wages and explain how wages are determined in terms of supply and demand.</p> <p>6.1.12.A. Predict the long-term consequences of decisions made because of scarcity.</p> <p>13.3.11.D. Develop a personal budget based on career choice, such as, but not limited to: fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.</p> <p>6.1.C.A Predict the long-term consequences of decisions made because of scarcity.</p> <p>6.1.12.A Predict the long-term consequences of decisions made because of scarcity.</p> <p>11.1.12.C Evaluate the impact of internal and external influences on purchasing decisions.</p>	<p>13.3.8.D. Analyze budgets and pay statements...</p> <p>13.3.8.E. Identify and apply time management strategies as they relate to both personal and work situations.</p> <p>D. Analyze budgets and pay statements, such as, but not limited to: Charitable contributions, expenses, gross pay, net pay, other income, savings, and taxes</p> <p>15.6.12.G Identify strategies for personal financial management.</p> <p>15.6.12.B Analyze types of consumer behavior and characteristics including but not limited to spending habits, emotional buying, rational buying, and buying power.</p>	<p>Grade 9-10</p> <p>CC.1.2.9-10.A,J,K</p> <p>CC.1.5.9-10.A,C,D</p> <p>Grade 11-12</p> <p>CC.1.2.11-12.A,J,K</p> <p>CC.1.5.11-12.A,C,D</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA
<p><b>Unit 5: Simulation and Debriefing</b></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. Students then use the knowledge and skills gained from the JA Finance Park 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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes</li> <li>▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts</li> <li>▪ Demonstrate originality and creativity</li> <li>▪ Build confidence, self-esteem, and teamwork skills</li> </ul>	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>13.2.11.C. Develop and assemble, for career portfolio placement, career acquisition documents, such as, but not limited to: job application, letter of appreciation following an interview, letter of introduction, resume</p>	<p>13.1.11.G Assess the implementation of the individualized career plan through the ongoing development of the career portfolio. ELO</p> <p>13.2.11.D. Analyze, revise, and apply an individualized career portfolio to chosen career path.</p> <p>13.3.11.D. Develop a personal budget based on career choice, such as, but not limited to: fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.</p> <p>13.2.11.E Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge...</p>	<p>Grade 9-10 CC.1.2.9-10.A,J,K CC.1.4.9-10.A,B,C,F CC.1.5.9-10.A,C,G</p> <p>Grade 11-12 CC.1.2.11-12.A,F, CC.1.2.11-12.G,J,K CC.1.4.11-12.A,B, CC.1.4.11-12.C,F CC.1.5.11-12.A,C,G</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA
<p><b>Theme 1: Employment and Income</b></p> <p><b>Foundation 1 Career Cluster</b></p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Examine careers and corresponding career clusters.</li> <li>▪ Apply interests and skills to specific career clusters.</li> <li>▪ Research possible careers within a chosen career cluster.</li> <li>▪ Analyze how interests and skills may relate to a specific career cluster.</li> </ul>	<p>NA</p>	<p>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.11.B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals.</p> <p>13.1.11.E. Justify the selection of a career.</p> <p>13.2.11.B. Apply research skills in searching for a job.</p>	<p>Reading Informational Text CC.1.2.9–12.B CC.1.2.9–12.E CC.1.2.9–12.G CC.1.2.9–12.J,K</p> <p>Writing CC.1.4.9–12.A CC.1.4.9–12.F CC.1.4.9–12U,V,W</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C CC.1.5. 9–12.D CC.1.5. 9–12.F CC.1.5. 9–12.E</p>
<p><b>Theme 1 Foundation 2 Net Income</b></p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the difference between gross pay and net pay.</li> <li>▪ Identify the components on an earnings statement (pay stub) that affect net income.</li> <li>▪ Calculate net monthly income after removing taxes, benefits, and other deductions.</li> </ul>	<p>6.5.9.A. Define wages and explain how wages are determined in terms of supply and demand.</p> <p>6.5.12.A. Analyze the factors influencing wages.</p> <p>11.1.12.E Analyze and calculate net pay.</p>	<p>NA</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.J,K</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C CC.1.5. 9–12.D CC.1.5. 9–12.F</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA
<p><b>Theme 2: Employment and Education</b></p> <p><b>The Value of Education</b></p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the benefits of postsecondary education, including trade schools and military service.</li> <li>Identify the income projection for a variety of careers.</li> <li>Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</li> </ul>	<p>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.1.12.C. Analyze the opportunity cost of decisions made by individuals, businesses, communities, and nations</p> <p>6.5.12.A Analyze the factors influencing wages.</p>	<p>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.11.B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals</p> <p>13.1.11.E. Justify the selection of a career.</p> <p>13.1.11.F. Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to: Associate degree, Baccalaureate degree, certificate/licensure, immediate employment, industry and military training...</p> <p>13.2.11.B. Apply research skills in searching for a job.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.G CC.1.2.9–12.J,K</p> <p>Writing CC.1.4. 9–12.F CC.1.4. 9–12.U,V,W</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C CC.1.5. 9–12.D CC.1.5. 9–12.F CC.1.5.9–12.E</p>
<p><b>Theme 3: Financial Responsibility and Decision Making</b></p> <p><b>Financial Decision Making</b></p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use rational and considered decision-making steps to select financial goals and priorities.</li> <li>Explain how decisions made today can impact the future</li> </ul>	<p>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.1.12.C. Analyze the opportunity cost of decisions made by individuals, businesses, communities, and nations.</p> <p>11.1.12.C Evaluate the impact of internal and external influences on purchasing decisions.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p> <p>15.6.12.B Analyze types of consumer behavior and characteristics including but not limited to spending habits, emotional buying, rational buying, and buying power.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.J,K CC.1.4. 9–12.F</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C CC.1.5. 9–12.F</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA
<p><b>Theme 4: Planning and Money Management</b></p> <p><b>Next-Level Budgeting</b></p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize some of the reasons why people might spend more than they earn.</li> <li>Identify and use parts of a budget.</li> <li>List the long-term effects of overspending.</li> </ul>	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision</p> <p>6.5.9.G Compare and contrast the various financial tools available to savers.</p>	<p>13.3.11.D. Develop a personal budget based on career choice, such as, but not limited to: fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.</p> <p>15.6.12.G Identify strategies for personal financial management.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.J,K</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C</p>
<p><b>Theme 5: Risk Management and Insurance</b></p> <p><b>Insurance</b></p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize strategies for managing risk.</li> <li>List the benefits of having insurance for risk management.</li> <li>Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance.</li> <li>Compare insurance policies.</li> </ul>	<p>6.5.9.D. Analyze how risks influence business decision-making.</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p> <p>15.6.12.O Compare how people manage risk through avoidance, reduction, retention, and transfer.</p> <p>15.6.12.N Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.</p> <p>15.6.12. N Describe types of insurance including health, disability, auto, homeowners, renters, life, and long-term care.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.E CC.1.2.9–12.G CC.1.2.9–12.J,K</p> <p>Writing CC.1.4.9–12.A CC.1.4.9–12.F CC.1.4.9–12.U CC.1.4. 9–12 U,V,W</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C CC.1.5. 9–12.D CC.1.5. 9–12.F</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career, Education and Work	Pennsylvania Core ELA
<p><b>Theme 6: Investing</b></p> <p><b>Investing for the Future</b></p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize different investment options.</li> <li>Compare the benefits and risks of various investment options.</li> <li>Create a diversified investment portfolio that maximizes profit</li> </ul>	<p>6.1.9.D. Explain how incentives cause people to change their behavior in predictable ways.</p> <p>6.5.9.G. Compare and contrast the various financial tools available to savers.</p> <p>6.5.12.G. Analyze the risks and returns of various investments</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p> <p>6.2.12.F. Evaluate the impact of private economic institutions on the individual, the national and the [international] economy.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p> <p>15.6.12.P Critique investment plans in terms of their ability to achieve goals of liquidity, income, growth, and tax benefit.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.J,K</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5. 9–12.C CC.1.5. 9–12.F</p>
<p><b>Theme 7: Simulation and Debrief</b></p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify key learnings from the JA Finance Park simulation.</li> <li>Analyze and apply lessons learned to future career and money management goals.</li> </ul>	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.1.12.A. Predict the long-term consequences of decisions made because of scarcity.</p>	<p>13.3.11.D. Develop a personal budget based on career choice, such as, but not limited to: fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.</p> <p>15.6.12.G Identify strategies for personal financial management.</p>	<p>Reading Informational Text CC.1.2. 9–12.B CC.1.2.9–12.J,K</p> <p>Writing CC.1.4.9–12.A CC.1.4.9–12.F CC.1.4.9–12.T CC.1.4.9–12.U</p> <p>Speaking and Listening CC.1.5. 9–12.A CC.1.5.9–12.C CC.1.5.9–12.D CC.1.5.9–12.F CC.1.5.9–12.E</p>

# JA Finance Park Advanced



# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work
<b>Theme One: Employment and Income</b>			
<p><b>Entrepreneurial Strengths and Talents</b></p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the characteristics of a successful entrepreneur.</li> <li>Examine personal entrepreneurial qualifications and characteristics.</li> <li>Develop a plan for building entrepreneurial skills.</li> </ul>	<p>6.5.12.F. Assess the impact of entrepreneurs on the economy.</p>	<p>13.4.11.A. Analyze entrepreneurship as it relates to personal career goals and corporate opportunities.</p> <p>13.4.11.B. Analyze entrepreneurship as it relates to personal character traits.</p>
<p><b>Job Loss</b></p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</li> <li>Develop a plan for preparing for job loss.</li> <li>Identify professional development and job retraining opportunities to help when job loss happens.</li> </ul>	<p>NA</p>	<p>13.1.11.C. Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.</p> <p>13.3.11.G. Evaluate the impact of lifelong learning on career retention and advancement.</p> <p>13.3.11.F Evaluate strategies for career retention and advancement in response to the changing global workplace.</p>
<p><b>My Work Values and Responsibilities</b></p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</li> <li>Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</li> </ul>	<p>NA</p>	<p>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.2.11.E Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge...</p> <p>13.3.11.A Evaluate personal attitudes and work habits that support career retention and advancement.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work
<p><b>The IRS W-4 Form</b></p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the purpose of the W-4 form.</li> <li>▪ Examine the employee sections of the W-4 form</li> </ul>	<p>5.3.9.I. Explain various types of taxes and their purposes.</p> <p>11.1.12.E Explain the purposes of tax-related forms and complete samples.</p>	<p>NA</p>
<p><b>Theme Two: Employment and Education</b></p>			
<p><b>Applying for Financial Aid with FAFSA</b></p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the rationale for completing the FAFSA form.</li> <li>▪ Identify the resources and information required for the FAFSA form.</li> <li>▪ Develop an action plan for completing the FAFSA form.</li> </ul>	<p>NA</p>	<p>NA</p>
<p><b>Career Decisions</b></p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use a process to develop a career plan.</li> <li>▪ Identify career choices that match interests and abilities</li> <li>▪ Develop a SMART goal to help achieve a chosen career.</li> </ul>	<p>NA</p>	<p>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.11.A Analyze a career goal and develop a timetable for achieving it.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work
<p><b>Grades Count!</b></p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions.</li> <li>▪ Calculate a possible GPA based on potential new courses.</li> <li>▪ List the positive steps they can take to be successful with potential new courses</li> </ul>	<p>6.1.9.D. Explain how incentives cause people to change their behavior in predictable ways.</p>	<p>NA</p>
<p><b>Interpreting a Financial Aid Award Letter</b></p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the options available upon receiving a financial aid award letter.</li> <li>▪ Analyze the parts of a financial aid award letter.</li> <li>▪ Identify effective strategies for negotiating additional financial aid.</li> </ul>	<p>NA</p>	<p>NA</p>
<p><b>Paying for Postsecondary Education</b></p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify a savings goal and plan.</li> <li>▪ Contrast grants and scholarships with student loans.</li> <li>▪ Explain the responsibilities associated with student loan debt.</li> </ul>	<p>6.1.9.A. Analyze how choices are made because of scarcity.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work
<b>Theme Three: Financial Responsibility and Decision Making</b>			
<p><b>Buying Your First Car</b></p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare benefits of buying and leasing a car.</li> <li>▪ Identify costs associated with buying and owning a car.</li> <li>▪ Explain benefits of buying new and used cars.</li> <li>▪ Analyze costs and features of several vehicles to identify the best car for one’s needs.</li> </ul>	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p> <p>15.2.12.G Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculate over time.</p>
<p><b>Cost of Living</b></p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare cost of living in different states.</li> <li>▪ Discover the different median wage for different states and occupations.</li> <li>▪ Make a four-step plan for the future.</li> </ul>	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.5.12.A. Analyze the factors influencing wages.</p> <p>13.2.11.B. Apply research skills in searching for a job</p> <p>6.3.9.C Compare and contrast the taxations policies of the local, state, and national governments.</p> <p>6.5.W.E Compare distribution of wealth across nations.</p> <p>6.5.12.E Analyze the factors influencing wages.</p>	<p>13.3.11.D Hypothesize the future income needed to maintain a desired standard of living.</p>
<p><b>My Financial Future and Debt</b></p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the effects of late or missed payments.</li> <li>▪ Explain the effect of debts on a person’s net worth.</li> <li>▪ Distinguish between good use and misuse of credit cards.</li> </ul>	<p>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>11.1.9.B Develop a logical argument for using a specific credit product to make a purchase.</p>	<p>15.6.12.B Analyze types of consumer behavior and characteristics including but not limited to spending habits, emotional buying, rational buying, and buying power.</p> <p>15.6.12.K Analyze the impact of a positive or negative credit history.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work
<p><b>Philanthropy</b></p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the difference between philanthropy and charity.</li> <li>▪ Express how society benefits when others donate money for worthy causes.</li> <li>▪ Evaluate how philanthropy fits within a personal financial plan.</li> <li>▪ Clarify how charitable giving may have tax benefits.</li> </ul>	<p>NA</p>	<p>15.6.12.F Evaluate how charitable organizations use contributions.</p>
<p><b>Planning for Financial Success</b></p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the steps for financial goal planning.</li> <li>▪ Identify a financial goal and develop a plan to reach it.</li> </ul>	<p>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p> <p>15.6.12.B Analyze types of consumer behavior and characteristics including but not limited to spending habits, emotional buying, rational buying, and buying power.</p> <p>15.6.12.K Analyze the impact of a positive or negative credit history.</p>
<p><b>Sales and Property Taxes</b></p> <p>Students determine the impact taxes have on financial decision making.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain what taxes are used for.</li> <li>▪ Recognize different types of taxes.</li> <li>▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home.</li> </ul>	<p>6.1.9.A. Analyze how choices are made because of scarcity.</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p> <p>15.6.12.B Analyze types of consumer behavior and characteristics including but not limited to spending habits, emotional buying, rational buying, and buying power.</p> <p>15.6.12.K Analyze the impact of a positive or negative credit history.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work
<b>Theme Four: Planning and Money Management</b>			
<p><b>A World Without Cash</b></p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explore different payment types, and classify the pros and cons of using payment apps.</li> <li>Identify potential security issues with using payment apps.</li> <li>Analyze how to use a payment app to manage spending.</li> </ul>	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>6.5.12.A. Analyze the factors influencing wages.</p> <p>13.2.11.B. Apply research skills in searching for a job</p> <p>6.3.9.C Compare and contrast the taxations policies of the local, state, and national governments.</p> <p>6.5.W.E Compare distribution of wealth across nations.</p> <p>6.5.12.E Analyze the factors influencing wages.</p>	<p>13.3.11.D Hypothesize the future income needed to maintain a desired standard of living.</p>
<p><b>Extracurricular Expenses</b></p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Outline a short-term financial goal for how to save for extracurricular expenses.</li> <li>Generate a personal budget to achieve the goal</li> </ul>	<p>6.1.9.B.2. Analyze how unlimited wants and limited resources affect decision making.</p> <p>13.3.11.D. Develop a personal budget based on career choice, such as, but not limited to: fixed/variable expenses, gross pay, net pay, other income, savings, and taxes.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p>
<p><b>Unexpected Expenses</b></p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Evaluate if an emergency fund should be used for different emergency scenarios.</li> <li>Create an emergency fund savings plan for an emergency.</li> <li>Analyze how saving for an emergency fund can impact a monthly budget.</li> </ul>	<p>6.1.9.A. Analyze how choices are made because of scarcity</p>	<p>15.6.12.B Analyze types of consumer behavior and characteristics including but not limited to spending habits, emotional buying, rational buying, and buying power.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Education and Work
<b>Theme Five: Risk Management and Insurance</b>			
<p><b>Auto Insurance</b></p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Differentiate among the main types of auto insurance coverage.</li> <li>Identify ways to mitigate risk to help keep auto insurance costs down.</li> </ul>	NA	NA
<p><b>Mortgages</b></p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the expenses associated with taking out a mortgage.</li> <li>Differentiate among different types of mortgages.</li> </ul>	NA	<p>15.6.12.G Identify strategies for personal financial management</p> <p>15.2.12.G Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculate over time.</p>
<b>Theme 6: Investing</b>			
<p><b>Purchasing Stocks</b></p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize basic principles of investing in stocks.</li> <li>Identify factors that affect stocks and the stock market.</li> <li>List strategies for smart investing.</li> </ul>	6.5.12.G. Analyze the risks and returns of various investments.	15.6.12.G Identify strategies for personal financial management.
<p><b>Investing for Retirement</b></p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one's working life, and the impact of failing to fund one's retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the benefits of funding retirement early.</li> <li>Compare features and benefits of retirement plans, including 401(k)s and IRAs.</li> </ul>	<p>6.5.12.G. Analyze the risks and returns of various investments.</p> <p>6.5.9.H. Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers</p> <p>6.2.W.F Analyze the impact of private economic institutions on individuals and groups over time.</p> <p>6.2.12.F. Evaluate the impact of private economic institutions on the individual, the national and the [international] economy.</p>	<p>15.6.12.G Identify strategies for personal financial management.</p> <p>15.6.12.P Critique investment plans in terms of their ability to achieve goals of liquidity, income, growth, and tax benefit.</p>

# JA Finance Park Advanced Extension Activities