



**A Correlation between the
Common Core State Standards,
Indiana Content Standards and
Grade Level Expectations,
and Junior Achievement Capstone Programs**

Updated November 2019
Indiana Financial Literacy Standards.
Indiana Employability Skills

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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 Indiana College and Career Ready 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 created for high school students. Both provide educators a method of delivery that will best meet the needs of their students.

JA BizTown 4-5

JA BizTown Unit Details	Indiana Academic Standards 4-5	ELA	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 be able to:</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>Concepts: Financial institutions, Check register, Goods and services, Payment methods</p> <p>Skills: Critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication.</p>	<p>Social Studies Standards</p> <p>4.4.10 Explain how people save, develop a savings plan, and create a budget in order to make a future purchase.</p> <p>5.4.9 Explain the purpose and components of a personal budget and compare factors that influence household saving and spending decisions [in early United States history and] today.</p> <p>Indiana Employability Skills</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p> <p>3-5.LS.10 Identify a short-term goal and develop a plan of action. ^{ELO}</p> <p>3-5.SE.1 Demonstrate an understanding of the impact of choices/actions.</p> <p>3-5.SE.3 Engage in cooperative game play.</p>	<p>Grade 4</p> <p>4.RN.1 4.RN.2.1 4.RN.2.2 4.RV.1 4.RV.2.1 4.RV.3.2 4.SL.1</p> <p>Grade 5</p> <p>5.RN.1 5.RV.1 5.RV.2.1 5.SL.1</p> <p>Grade 6</p> <p>6.RV.1 6.RV.2.1 6.SL.1</p>	<p>Grades 4-6 Process Standards</p> <p>PS.1 PS.2 PS.3 PS.4 PS.5 PS.6 PS.7</p> <p>Grade 4</p> <p>4.NS.9 4.C.1 4.C.2</p> <p>Grade 5</p> <p>5.NS.5 5.C.1 5.C.8</p> <p>Grade 6</p> <p>6.AF.3 ^{ELO*}</p>

JA BizTown 4-5

JA BizTown Unit Details	Indiana Academic Standards 4-5	ELA	Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>The students will be able to:</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>Concepts: Circular flow, Resources, Free enterprise, Scarcity</p> <p>Skills: Critical thinking, interpretation, innovation, adaptability, self-direction, role playing, teamwork, economic literacy, summarizing, comparing and contrasting, math computation, posing and answering questions, visual interpretation</p>	<p>Social Studies Standards</p> <p>4.2.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting.</p> <p>4.2.6 Define and provide examples of civic virtues* in a democracy.</p> <p>4.4.4 Explain that prices change as a result of changes in supply* and demand* for specific products.</p> <p>4.4.9 Identify important goods and services provided by state and local governments by giving examples of how state and local tax revenues are used.</p> <p>4.4.7 Identify entrepreneurs* who have influenced Indiana and the local community. <small>ELO</small></p> <p>Grade 5</p> <p>5.2.8 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect and responsible participation.</p> <p>5.4.5 Explain how education and training, specialization and investment in capital resources* increase productivity</p> <p>Indiana Employability Skills</p> <p>3-5.M.1 Begin to ask questions when receiving feedback.</p> <p>3-5.M.2 Begin to discuss with peers about feedback received.</p> <p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.LS.1 Communicate using different types of writing.</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills.</p> <p>3-5.LS.13 Utilize effective questioning and brainstorming techniques.</p> <p>3-5.SE.1 Demonstrate an understanding of the impact of choices/actions. <small>ELO</small></p> <p>3-5.SE.2 Continue to try to understand how the other students might think, feel, and/or respond. <small>ELO</small></p>	<p>Grade 4</p> <p>4.RN.1 4.RN.2.1 4.RN.2.2 4.RV.1 4.RV.2.1 4.RV.3.2 4.SL.1 4.SL.2.1 4.SL.2.2 4.SL.3.1 4.SL.3.2</p> <p>Grade 5</p> <p>5.RN.1 5.RV.1 5.RV.2.1 5.SL.1 5.SL.2.1 5.SL.2.2 5.SL.3.1 5.SL.3.2</p> <p>Grade 6</p> <p>6.RV.1 6.RV.2.1 6.SL.1 6.SL.2.1 6.SL.2.2</p>	<p>Grades 4-6 Process Standards</p> <p>PS.1 PS.2 PS.4</p>

JA BizTown 4-5

JA BizTown Unit Details	Indiana Academic Standards 4-5	ELA	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: The students will be able to:</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>Concepts: Interests and skills, Careers, Soft skills, Jobs</p> <p>Skills: Word recognition and understanding, discussion, self-direction, interrogative questioning, critical thinking, problem solving, reasoning, interpretation, personal expression, cooperation, public speaking and listening, adaptability, self-discipline</p>	<p>Social Studies Standards</p> <p>4.2.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting. ^{ELO}</p> <p>4.2.7 Use a variety of resources to take a position or recommend a course of action on a public issue relating to [Indiana’s] past or present. ^{ELO}</p> <p>Grade 5</p> <p>5.2.9 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government including voting and participation in the election process. ^{ELO}</p> <p>5.4.6 Use economic reasoning to explain why certain careers are more common in one region than in another and how specialization results in more interdependence.</p> <p>Indiana Employability Skills</p> <p>3-5.WE.1 Apply understanding of positive self-motivated behaviors and understand necessary steps to avoid conflict.</p> <p>3-5.WE.7 Begin to understand coping strategies to deal with expected and unexpected change. ^{ELO}</p> <p>3-5.WE.8 Consider consequences of actions on the well-being of self and others. ^{ELO}</p> <p>3-5.WE.9 Display a variety of skills needed for school, personal, and professional situations. ^{ELO}</p> <p>3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping.</p> <p>3-5.LS.5 Develop an understanding that all work has dignity.</p> <p>3-5.LS.6 Identify various ways occupations can be classified and explain the difference between paid and unpaid.</p> <p>3-5.LS.7 Describe non-traditional occupations.</p> <p>3-5.LS.1 Communicate using different types of writing. ^{ELO}</p> <p>3-5.LS.11 Complete assignments, projects, and activities with some redirection from teachers, mentors, or supervisors.</p> <p>3-5.SE.3 Engage in cooperative game play.</p>	<p>Grade 4</p> <p>4.RN.1 4.RN.2.1 4.RN.2.2 4.RV.1 4.RV.2.1 4.RV.3.2 4.SL.1</p> <p>Grade 5</p> <p>5.RN.1 5.RV.1 5.RV.2.1 5.SL.1</p> <p>Grade 6</p> <p>6.RV.1 6.RV.2.1 6.SL.1</p>	<p>Grades 4-6 Process Standards</p> <p>PS.2 PS.4 PS.5 PS.6</p> <p>Grade 4</p> <p>4.C.1 4.DA.2 ^{ELO}</p> <p>Grade 5</p> <p>5.NS.5 5.D5.1</p> <p>Grade 6</p> <p>6.DS.2 ^{ELO}</p>

JA BizTown 4-5

JA BizTown Unit Details	Indiana Academic Standards 4-5	ELA	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 be able to:</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 JA BizTown visit. <p>Concepts: Running a business, Operating costs, Advertising, Quality business, Personal finance</p> <p>Skills: Leadership, discussion, self-direction, linking opinion and reason, math computation, choosing words and phrases to convey ideas precisely, teamwork, class discussion, personal expression, understanding cause and effect relationships, visual interpretation, graph skills, following directions</p>	<p>Social Studies Standards</p> <p>4.4.1 Give examples of the kinds of goods* and services* produced in Indiana in different historical periods. ^{ELO}</p> <p>4.4.3 Explain how both parties can benefit from trade* and give examples of how people [in Indiana] engaged in trade in different time periods. ^{ELO}</p> <p>4.4.4 Explain that prices change as a result of changes in supply* and demand* for specific products.</p> <p>4.4.8 Define profit* and describe how profit is an incentive for entrepreneurs.</p> <p>Grade 5</p> <p>5.4.7 Predict the effect of changes in supply* and demand* on price.</p> <p>5.4.8 Analyze how the causes and effects of changes in price of certain goods* and services* had significant influence on events in United States history. ^{ELO}</p> <p>Indiana Employability Skills</p> <p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.WE.6 Begin to take steps to organize and prioritize tasks.</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution. ^{ELO}</p> <p>3-5.SE.3 Engage in cooperative game play. ^{ELO}</p>	<p>Grade 4 4.SL.1 4.ML.1</p> <p>Grade 5 5.SL.1 5.ML.1</p> <p>Grade 6 6.SL.1</p>	<p>Grades 4-6 Process Standards</p> <p>PS.1 PS.2 PS.3 PS.4 PS.5 PS.6 PS.7</p> <p>Grade 4 4.NS.9 4.C.1 4.C.2</p> <p>Grade 5 5.NS.5 5.C.1 5.C.8 5.AT.5</p>

JA BizTown 4-5

JA BizTown Unit Details	Indiana Academic Standards 4-5	ELA	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 be able to:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown. ▪ Manage their personal finances and time. ▪ Carry out responsibilities of citizenship, such as voting and obeying laws. ▪ Evaluate team performance at JA BizTown. ▪ Explain the circular flow of economic activity. ▪ Describe how citizens use financial institutions. ▪ Describe how citizens work within a quality business. <p>Concepts: Business management, Economics, Free enterprise, Performance evaluation</p> <p>Skills: Self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information</p>	<p>Social Studies Standards</p> <p>4.2.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting. ^{ELO}</p> <p>4.2.7 Use a variety of resources to take a position or recommend a course of action on a public issue relating to [Indiana’s] past or present. ^{ELO}</p> <p>4.4.4 Explain that prices change as a result of changes in supply* and demand* for specific products.</p> <p>4.4.8 Define profit* and describe how profit is an incentive for entrepreneurs.</p> <p>4.4.10 Explain how people save, develop a savings plan, and create a budget in order to make a future purchase.</p> <p>Grade 5</p> <p>5.2.8 Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect and responsible participation.</p> <p>5.2.9 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government including voting and participation in the election process.</p> <p>Indiana Employability Skills</p> <p>3-5.M.3 Apply and demonstrate self-confidence in a variety of settings.</p> <p>3-5.WE.3 Apply understanding of independence to complete tasks.</p> <p>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</p> <p>3-5.WE.5 Demonstrate perseverance to complete tasks and activities.</p> <p>3-5.WE.6 Begin to take steps to organize and prioritize tasks.</p> <p>3-5.LS.2 Communicate with others by applying a variety of speaking skills</p> <p>3-5.LS.12 Complete activities and assignments by following directions closely.</p>	<p>Grade 4</p> <p>4.W.4 4.SL.1 4.SL.2.1 4.SL.2.2 4.SL.3.1 4.SL.3.2</p> <p>Grade 5</p> <p>5.W.4 5.SL.1 5.SL.2.1 5.SL.2.2 5.SL.3.1 5.SL.3.2</p> <p>Grade 6</p> <p>6.W.4 6.SL.1 6.SL.2.1 6.SL.2.2</p>	<p>Grades 4-6 Process Standards</p> <p>PS.1 PS.2 PS.3 PS.4 PS.5 PS.6 PS.7</p> <p>Grade 4</p> <p>4.NS.9 4.C.1 4.C.2 4.AT.1</p> <p>Grade 5</p> <p>5.NS.5 5.C.1 5.C.8 5.AT.5</p> <p>Grade 6</p> <p>6.C.3</p>

JA BizTown 6-8

JA BizTown Unit Details	Indiana Academic Standards 6-8	ELA	Math	Family and Consumer Sciences
<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 be able to:</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>Concepts: Financial institutions, Check register, Goods and services, Payment methods</p> <p>Skills: Critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication</p>	<p>Social Studies Standards</p> <p>6.4.9 Explain how saving and investing help increase productivity and economic growth and compare and contrast individual saving and investing options.</p> <p>Grade 8</p> <p>8.4.6 [Trace the development] of different kinds of money used in the United States.</p> <p>8.4.7 [Trace the development of] the banking system in the United States.</p> <p>8.4.9 Examine the importance of borrowing and lending (the use of credit) in the United States economy and list the advantages and disadvantages of using credit.</p> <p>Indiana Employability Skills</p> <p>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</p> <p>3-5.LS.10 Identify a short-term goal and develop a plan of action. ^{ELO}</p> <p>3-5.SE.1 Demonstrate an understanding of the impact of choices/actions.</p> <p>3-5.SE.3 Engage in cooperative game play.</p>	<p>Grade 6</p> <p>6.RV.1 6.RV.2.1 6.SL.1</p> <p>Literacy 6-8</p> <p>6-8.LH.1.1 6-8.LH.3.1 6-8.LH.4.1 6-8.LH.7.1 6-8.LH.7.2 6-8.LH.7.3</p>	<p>Grades 4-6 Process Standards</p> <p>PS.1 PS.2 PS.3 PS.4 PS.5 PS.6 PS.7</p> <p>Grade 6 6.AF.3 ^{ELO*}</p>	<p>FCS-MS 2.1.1 FCS-MS 2.2.2 FCS-MS 2.2.3 FCS-MS 2.2.4 FCS-MS 2.2.5</p>

JA BizTown 6-8

JA BizTown Unit Details	Indiana Academic Standards 6-8	ELA	Math	Family and Consumer Sciences
<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 be able to:</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 Standards</p> <p>6.4.4 Describe how different economic systems (traditional, command, market and mixed) [in Europe] and the Americas answer the basic economic questions on what to produce, how to produce and for whom to produce.</p> <p>Grade 7</p> <p>7.2.5 Define, compare and contrast citizenship and the citizen's role [in the government of selected countries of Africa, Asia and the Southwest Pacific.]</p> <p>Grade 8</p> <p>8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.</p> <p>8.2.6 Recognize and explain the relationship between the rights and responsibilities of citizenship in the United States.</p> <p>Indiana Employability Skills</p> <p>6-8.LS.1 Communicate information to audiences in a variety of formats (i.e., large and small group presentations, e-mail communication, interview setting, etc.).</p> <p>6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.</p> <p>6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations.</p> <p>6-8.SE.2 Demonstrate an awareness of the needs and rights of others.</p> <p>6-8.SE.3 Demonstrate an understanding of different cultural practices and others' worldviews.</p>	<p>Grade 6</p> <p>6.RV.1</p> <p>6.RV.2.1</p> <p>6.SL.1</p> <p>6.SL.2.1</p> <p>6.SL.2.2</p> <p>Literacy 6-8</p> <p>6-8.LH.1.2</p> <p>6-8.LH.2.1</p> <p>6-8.LH.2.2</p> <p>6-8.LH.3.1</p> <p>6-8.LH.5.2</p>	<p>Grades 4-6</p> <p>Process Standards</p> <p>PS.1</p> <p>PS.2</p> <p>PS.4</p>	<p>FCS-MS 2.1.3</p> <p>FCS-MS 2.1.1</p> <p>FCS-MS 2.1.5</p>

JA BizTown 6-8

JA BizTown Unit Details	Indiana Academic Standards 6-8	ELA	Math	Family and Consumer Sciences
<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 JA BizTown. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives: The students will be able to:</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>Concepts: Interests and skills, Careers, Soft skills, Jobs</p> <p>Skills: Word recognition and understanding, discussion, self-direction, interrogative questioning, critical thinking, problem solving, reasoning, interpretation, personal expression, cooperation, public speaking and listening, adaptability, self-discipline</p>	<p>Social Studies Standards</p> <p>6.2.7 Define and compare citizenship and the citizen’s role [throughout history in Europe and the Americas.]</p> <p>Grade 8</p> <p>8.2.8 Explain ways that citizens can participate in the election process (political parties, campaigns and elections) at the national, state, and local levels. ^{ELO}</p> <p>8.4.10 Compare and contrast job skills needed [in different time periods in United States history.]</p> <p>Indiana Employability Skills</p> <p>6-8.LS.1 Communicate information to audiences in a variety of formats (i.e., large and small group presentations, e-mail communication, interview setting, etc.).</p> <p>6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.</p> <p>6-8.LS.4 Identify possible career choices and high school course selection using self-assessment (including an appraisal of strengths, interests, and values).</p> <p>6-8.LS.5 Understand how effective work habits and personal characteristics demonstrated in school transfer to occupational settings.</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.2 Apply conflict resolution skills to de-escalate situations and resolve differences.</p> <p>6-8.WE.6 Apply knowledge, skills, and attitudes required to adjust to change, while continuing to achieve in school and activities. ^{ELO}</p>	<p>Grade 6</p> <p>6.RV.1</p> <p>6.RV.2.1</p> <p>6.SL.1</p> <p>Literacy 6-8</p> <p>6-8.LH.1.2</p> <p>6-8.LH.2.1</p> <p>6-8.LH.2.2</p> <p>6-8.LH.3.1</p> <p>6-8.LH.4.1</p> <p>6-8.LH.5.1</p> <p>6-8.LH.7.1</p> <p>6-8.LH.7.2</p> <p>6-8.LH.7.3</p>	<p>Grades 4-6</p> <p>Process Standards</p> <p>PS.2</p> <p>PS.4</p> <p>PS.5</p> <p>PS.6</p> <p>Grade 6</p> <p>6.DS.2 ELO</p>	<p>FCS-MS 1.1 FCS-MS 1.2 FCS-MS 1.3</p>

JA BizTown 6-8

JA BizTown Unit Details	Indiana Academic Standards 6-8	ELA	Math	Family and Consumer Sciences
<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to JA BizTown by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising. Objectives: The students will be able to:</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 JA BizTown visit. <p>Concepts: Running a business, Operating costs, Advertising, Quality business, Personal finance</p> <p>Skills: Leadership, discussion, self-direction, linking opinion and reason, math computation, choosing words and phrases to convey ideas precisely, teamwork, class discussion, personal expression, understanding cause and effect relationships, visual interpretation, graph skills, following directions</p>	<p>Social Studies Standards</p> <p>6.4.1 Give examples of how trade related to key developments in the history [of Europe] and the Americas. ELO</p> <p>Indiana Employability Skills</p> <p>6-8.LS.9 Complete assignments, projects, and activities with minimal to no redirection from teachers, mentors, or supervisors.</p> <p>6-8.LS.10 Take an active participation in the learning process.</p> <p>6-8.M.1 Apply new strategies based on lessons learned from feedback.</p> <p>6-8.M.2 Engage in feedback with peers to seek growth and learning opportunities from others.</p> <p>6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations. ELO</p> <p>6-8.LS.11 Complete activities and assignments thoroughly and accurately.</p> <p>6-8.LS.12 Use prediction and evaluation skills to develop potential solutions.</p>	<p>Grade 6 6.SL.1</p> <p>Literacy 6-8</p> <p>6-8.LH.1.2 6-8.LH.2.1 6-8.LH.2.2 6-8.LH.2.3 6-8.LH.3.1 6-.LH.5.2 6-8.LH.7.1 6-8.LH.7.2 6-8.LH.7.3</p>	<p>Grades 4-6 Process Standards</p> <p>PS.1 PS.2 PS.3 PS.4 PS.5 PS.6 PS.7</p>	<p>FCS-MS 5.1 FCS-MS 5.2 FCS-MS 2.1.2 FCS-MS 2.1.4^{ELO}</p>

JA BizTown 6-8

JA BizTown Unit Details	Indiana Academic Standards 6-8	ELA	Math	Family and Consumer Sciences
<p>Unit 5: Visit and Debriefing</p> <p>Citizens participate in the JA BizTown simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives: The students will be able to:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown. ▪ Manage their personal finances and time. ▪ Carry out responsibilities of citizenship, such as voting and obeying laws. ▪ Evaluate team performance at JA BizTown. ▪ Explain the circular flow of economic activity. ▪ Describe how citizens use financial institutions. ▪ Describe how citizens work within a quality business. <p>Concepts: Business management, Economics, Free enterprise, Performance evaluation</p> <p>Skills: Self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information</p>	<p>Social Studies Standards</p> <p>6.2.7 Define and compare citizenship and the citizen’s role throughout history in Europe and the Americas.</p> <p>6.4.4 Describe how different economic systems (traditional, command, market and mixed) in [Europe and the Americas] answer the basic economic questions on what to produce, how to produce and for whom to produce.</p> <p>6.4.9 Explain how saving and investing help increase productivity and economic growth and compare and contrast individual saving and investing options.</p> <p>Indiana Employability Skills</p> <p>6-8.M.1 Apply new strategies based on lessons learned from feedback.</p> <p>6-8.M.2 Engage in feedback with peers to seek growth and learning opportunities from others.</p> <p>6-8.M.4 Demonstrate continuous growth in self- understanding.</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.3 Complete tasks or activities with some prompting and guidance.</p> <p>6-8.WE.4 Understand failure as an opportunity for growth.</p>	<p>Grade 6</p> <p>6.W.4</p> <p>6.SL.1</p> <p>6.SL.2.1</p> <p>6.SL.2.2</p> <p>Literacy 6-8</p> <p>6-8.LH.1.2</p> <p>6-8.LH.2.1</p>	<p>Grade 6</p> <p>6.C.3</p>	<p>FCS-MS 5.1 FCS-MS 5.2 FCS-MS 5.5.1 FCS-MS 5.5.2 FCS-MS 5.6.2</p>

JA Finance Park

Unit Description	Indiana Academic Standards	Consumer Science and Employability Skills	ELA	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>Financial Literacy</p> <p>8-2.1.1. Explain how an individual's interests, knowledge, abilities, and career and job choices affect income</p> <p>8-2.3.1 Describe taxable income and employee benefits.</p> <p>Social Studies</p> <p>SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.</p>	<p>Family and Consumer Sciences</p> <p>FCS-MS 1.1</p> <p>FCS-MS 1.2</p> <p>FCS-MS 1.3</p> <p>FCS-MS 2.1.3</p> <p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.6 Apply knowledge, skills, and attitudes required to adjust to change, while continuing to achieve in school and activities.</p> <p>6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.</p> <p>6-8.LS.4 Identify possible career choices and high school course selection using self-assessment.</p> <p>6-8.LS.5 Understand how effective work habits and personal characteristics demonstrated in school transfer to occupational settings.</p>	<p>6.SL.2.1</p> <p>6.RV.1</p> <p>7.SL.2.1</p> <p>7.RV.1</p> <p>8.SL.2.1</p> <p>8.RV.1</p>	<p>6.C.3</p>

Unit Description	Indiana Academic Standards	Consumer Science and Employability Skills	ELA	Math
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use. ▪ Explain short- and long-term saving options. ▪ Explain some of the advantages and disadvantages of various saving and investing options. ▪ Assess personal risk and risk management. 	<p>Financial Literacy</p> <p>8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p> <p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p> <p>8-3.6.1 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-5.1.1 Explain the relationship between risk and insurance.</p> <p>8-5.2.1 Describe the need for and value of health, property, life, disability, and liability insurance.</p> <p>8-5.2.2 Identify factors to consider when determining the amount of protection needed.</p> <p>8-5.2.3 Identify factors that can influence insurance costs.</p> <p>8-6.1.1-2</p> <p>8-6.2.1 Compare reasons and risk/return trade-offs for saving and for investing.</p> <p>8-6.2.2 Define the time value of money and explain how small amounts of money invested regularly over time grow exponentially.</p> <p>8-5.3.1 Apply opportunity-cost analysis to potential situations that can threaten personal and family income and assets.</p> <p>8-6.3.1 Compare the investment potential of investment options such as stocks, bonds, certificates of deposit, and savings accounts.</p> <p>8-6.4.1 Describe various sources of investment information, including prospectuses, online resources, and financial publications.</p>	<p>Family and Consumer Sciences</p> <p>FCS-MS 2.1</p> <p>FCS-MS 2.2.4</p> <p>FCS-MS 5.1</p> <p>FCS-MS 5.2</p> <p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.LS.1 Communicate information to audiences in a variety of formats.</p> <p>6-8.LS.12 Use prediction and evaluation skills to develop potential solutions.</p>	<p>6.DS.26.RN.2.2</p> <p>6.SL.2.1</p> <p>6.RV.1</p> <p>7.SL.2.1</p> <p>7.RV.1</p> <p>8.SL.2.1</p> <p>8.RV.1</p>	

Unit Description	Indiana Academic Standards	Consumer Science and Employability Skills	ELA	Math
<p>Unit 3: Debit and Credit 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>Social Studies 8.4.9 Examine the importance of borrowing and lending (the use of credit) in the United States economy and list the advantages and disadvantages of using credit.</p> <p>Financial Literacy 8-1.5.2 Identify factors that explain differing values and attitudes about money. 8-3.3 Compare the advantages and disadvantages of different payment methods ... 8-3.3.2 Demonstrate steps in establishing and maintaining financial accounts ... 8-3.4.1. Analyze how external factors, such as marketing and advertising techniques, influence spending decisions for different individuals. 8-3.4.2. Use reliable consumer resources and practices to make buying decisions. 8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives. 8-4.1.1 Compare advantages and disadvantages of various types of credit. 8-4.1.2 Explain factors to consider when using credit or obtaining a loan. 8-4.2.1 Describe the information in a credit report and how long it is retained. 8-4.2.2 Explain the value of a positive credit history and credit reports to consumers, borrowers and lenders. 8-4.3.1 Identify possible credit and debt problems and ways to avoid them. 8-.4.3.2 Describe actions that a consumer can take to reduce or better manage excessive debt. 8-6.1.2 Explain simple interest, compound interest, and the benefits of a compound rate of return.</p>	<p>Family and Consumer Sciences FCS-MS 2.1.1 FCS-MS 2.2.3</p> <p>Employability Skills 6-8.WE.1 Demonstrate understanding of potential consequences of responsibility. 6-8.LS.1 Communicate information to audiences in a variety of formats. 6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations. 6-8.LS.12 Use prediction and evaluation skills to develop potential solutions.</p>	<p>6.SL.2.1 6.RV.1 7.SL.2.1 7.RV.1 8.SL.2.1 8.RV.1</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>Financial Literacy</p> <p>8-1.2.1 Analyze online and printed sources of financial information by describing strengths and weaknesses of each.</p> <p>8-1.4.1 Set measurable short-term and medium-term financial goals.</p> <p>8-1.4.2 Evaluate the results of financial decisions.</p> <p>8-1.4.3 Apply systematic decision making to short-term and medium-term goals.</p> <p>8-1.5.1 Explain benefits of discussing important financial matters with household members and/or financial personnel.</p> <p>8-3.1.1 Explain basic budget categories, including income, taxes, planned savings, and fixed and variable expenses.</p> <p>8-3.1.2 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.3.2 Demonstrate steps in establishing and maintaining financial accounts including checking and savings accounts, on-line banking, investments, and other financial services.</p> <p>8-3.4.1. Analyze how external factors, such as marketing and advertising techniques, influence spending decisions for different individuals.</p> <p>8-3.4.2. Use reliable consumer resources and practices to make buying decisions.</p> <p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p> <p>8-3.6.1 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.6.3 Create a plan to secure funding for a financial goal.</p> <p>8-6.1.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals.</p>	<p>Family and Consumer Sciences</p> <p>FCS-MS 2.1.1</p> <p>FCS-MS 2.1.2</p> <p>FCS-MS 2.2.1</p> <p>FCS-MS 5.2</p> <p>Employability Skills</p> <p>6-8.WE.3 Complete tasks or activities with some prompting and guidance.</p> <p>6-8.WE.5 Understand how to meet long-term goals by developing short term goals.</p> <p>6-8.LS.1 Communicate information to audiences in a variety of formats</p> <p>6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.</p> <p>6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations.</p>	<p>6.C.36.RN.2 .1 6.SL.2.1 6.RV.1</p> <p>7.RN.2.1 7.SL.2.1 7.RV.1</p> <p>8.SL.2.1 8.RV.1</p>
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JA Finance Park

Unit Description	Indiana Academic Standards	Consumer Science and Employability Skills	ELA	Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations. ▪ Make saving and investment decisions. ▪ Reflect on their simulation experience. 	<p>Social Studies</p> <p>SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.</p> <p>Financial Literacy</p> <p>8.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.</p> <p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p> <p>8-3.5.1 Determine how charitable giving can fit into a personal budget and appropriate percentages for giving.</p> <p>8-3.6.1 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.6.3 Create a plan to secure funding for a financial goal.</p> <p>8-4.2.1 Explain the rights, responsibilities, and protections of buyers and sellers under consumer credit laws.</p>	<p>Family and Consumer Sciences</p> <p>FCS-MS 2.1</p> <p>FCS-MS 2.2</p> <p>FCS-MS 5.1</p> <p>FCS-MS 5.2</p> <p>Employability Skills</p> <p>6-8.M.1 Apply new strategies based on lessons learned from feedback</p> <p>6-8.M.2 Engage in feedback with peers to seek growth and learning opportunities from others.</p> <p>6-8.M.4 Demonstrate continuous growth in self-understanding</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility. 6-8.WE.3 Complete tasks or activities with some prompting and guidance.</p> <p>6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.</p> <p>6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations.</p> <p>6-8.LS.9 Complete assignments, projects, and activities with minimal to no redirection from teachers, mentors, or supervisors.</p> <p>6-8.LS.10 Take an active participation in the learning process.</p> <p>6-8.SE.2 Demonstrate an awareness of the needs and rights of others.</p>	<p>6.RN.2.1</p> <p>6.W.3.2</p> <p>6.W.5</p> <p>7.RN.2.1</p> <p>7.W.1</p> <p>7.W.4</p> <p>7.W.5</p> <p>8.RI.1</p> <p>8.W.1</p> <p>8.W.4</p> <p>8.W.5</p>	<p>6.C.3.</p>

JA Finance Park Extension Activities

Extension Activity Description	Indiana Academic Standards	IN Consumer Science and Employability Skills	IN English Language Arts	Math
Unit 1: Income				
<p>1. Career Exploration Tools</p> <p>Students take an online career assessment to learn about their interests, skills, and work values.</p>	8-2.1.1 Explain how an individual's interests, knowledge, abilities, and career and job choices affect income.	<p>FCS-MS 1.2.1 FCS-MS 1.3</p> <p>Employability Skills</p> <p>6-8.LS.4 Identify possible career choices and high school course selection using self-assessment</p>	<p>6.RV.1 7.RV.1 8.RV.1</p>	
<p>2. Career Choice Research</p> <p>Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a Career Critique Chart.</p>	8-2.1.1. Explain how an individual's interests, knowledge, abilities, and career and job choices affect income.	<p>FCS-MS 1.2.1 FCS-MS 1.3</p> <p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p>	<p>6.RN.2.1 6.SL.2.1 6.RV.1 7.RN.2.1 7.SL.2.1 7.RV.1 8.RN.2.1 8.SL.2.1 8.RV.1</p>	
<p>3. Being an Entrepreneur</p> <p>Students examine entrepreneurial skills and present new business ideas to the class.</p>	8-2.1.2 Summarize the financial risks and benefits of entrepreneurship as a career choice.	<p>FCS-MS 5.1</p> <p>Employability Skills</p> <p>6-8.LS.5 Understand how effective work habits and personal characteristics demonstrated in school transfer to occupational settings.</p>	<p>6.SL.2.1 6.SL.4.1 6.SL.4.2 7.SL.2.1 7.SL.4.1 7.SL.4.2 8.SL.2.1 8.SL.4.1 8.SL.4.2 9-10.SL.2.1 9-10.SL.4.1 9-10.SL.4.2 11-12.SL.2.1 11-12.SL.4.2</p>	

<p>4. Starting a Lawn Care Business</p> <p>Students identify a business and figure fixed and variable costs.</p>	<p>8-2.1.1. Explain how an individual's interests, knowledge, abilities, and career and job choices affect income.</p> <p>8-2.1.2 Summarize the financial risks and benefits of entrepreneurship.</p> <p>8-2.2.1 Identify jobs children and youth can do to earn money. as a career choice.</p>	<p>FCS-MS 5.1</p> <p>Employability Skills 6-8.WE.1 Demonstrate understanding of potential consequences of responsibility. 6-8.SE.2 Demonstrate an awareness of the needs and rights of others.</p>	<p>6.SL.2.1 6.RV.1 7.SL.2.1 7.RV.1 8.SL.2.1 8.RV.1</p>	<p>6.DS.1</p>
<p>5. STEM Careers</p> <p>Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</p>	<p>8-2.1.1. Explain how an individual's interests, knowledge, abilities, and career and job choices affect income.</p>	<p>FCS-MS 5.2</p>	<p>6.SL.2.1 7.SL.2.1 8.SL.2.1</p>	
<p>6. Social Security and Medicare</p> <p>Students read a brief history of Social Security and Medicare and review tax tables for income examples.</p>	<p>SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.</p>	<p>Employability Skills 6-8.SE.2 Demonstrate an awareness of the needs and rights of others.</p>	<p>6.RN.2.1 7.RN.2.1 8.RN.2.1</p>	<p>6.C.3 7.C.6</p>
<p>7. Sales Receipt Analysis</p> <p>Students examine the cost of sales tax for items in their shopping cart.</p>	<p>SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.</p>	<p>FCS-MS 2.1.3</p>	<p>6.RN.2.1 7.RN.2.1 8.RN.2.1</p>	<p>6.C.3 7.C.6</p>
<p>8. How to Complete a 1040-EZ Income Tax Form</p> <p>Students complete an IRS Form 1040-EZ and examine the equity of a progressive tax.</p>	<p>SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.</p>	<p>1 FCS-MS</p> <p>Employability Skills 6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p>	<p>6.RN.2.1 6.SL.2.1 7.RN.2.1 7.SL.2.1 8.RN.2.1 8.SL.2.1</p>	

Extension Activity Description	Indiana Academic Standards	Consumer Science and Employability Skills	IN English Language Arts	IN Math
Unit 2: Saving, Investing and Risk Management				
<p>1. Understanding College Costs and the FAFSA</p> <p>The FAFSA form is used to evaluate a student's and parents') financial ability to pay for college.</p>	<p>SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.</p>	<p>FCS-M 1.3.2 Employability Skills 6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p>	<p>6.RN.2.1 6.W.5 7.RN.2.1 7.W.5 8.RN.2.1 8.W.5</p>	
<p>2. Understanding Stock Quotes</p> <p>Students use the information found in a sample stock quote table to analyze a stock portfolio.</p>	<p>8-6.3.1 Compare the investment potential of investment options such as stocks, bonds, certificates of deposit, and savings accounts. 8-6.4.2 Research and track publicly traded stock and record daily market values and gains or losses between two specified dates.</p>	<p>SS.6.4.9 FCS-MS 2.2.4</p>	<p>6.RN.2.1 6.RV.1 7.RN.2.1 7.RV.1 8.RN.2.1 8.RV.1</p>	
<p>3. Roth IRAs: Teens and Retirement Savings</p> <p>With earned income, students can invest and watch their savings grow for retirement.</p>	<p>8-2.3.1 Describe taxable income and employee benefits. 8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p>	<p>Employability Skills 6-8.WE.1 Demonstrate understanding of potential consequences of responsibility. 6-8.WE.5 Understand how to meet long-term goals by developing short term goals.</p>	<p>6.SL.2.1 6.RV.1 7.SL.2.1 7.RV.1 8.SL.2.1 8.RV.1</p>	
<p>4. Compound Interest and the Rule of 72</p> <p>Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</p>	<p>8-4.1.2 Explain factors to consider when using credit or obtaining a loan. 8-6.2.2 Define the time value of money and explain how small amounts of money invested regularly over time grow exponentially.</p>		<p>6.RN.2.1 7.RN.2.1 8.RN.2.1</p>	
<p>5. Junior Achievement Save, USA "Risk and Insurance" Online Lesson</p> <p>This interactive lesson helps students define risk, common insurance terms, and the different types of insurances.</p>	<p>8-5.1.1 Explain the relationship between risk and insurance. 8-5.2.1 Describe the need for and value of health, property, life, disability, and liability insurance. 8-5.2.2 Identify factors to consider when determining the amount of protection needed. 8-5.2.3 Identify factors that</p>	<p>Employability Skills 6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p>	<p>6.RN.2.1 6.RV.1 7.RN.2.1 7.RV.1 8.RN.2.1 8.RV.1</p>	

	<p>can influence insurance costs.</p> <p>8-5.3.1 Apply opportunity-cost analysis to potential situations that can threaten personal and family income and assets.</p>			
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Extension Activity Description	Indiana Academic Standards	Consumer Science and Employability Skills	IN English Language Arts	IN Math
Unit 3: Debit and Credit				
<p>1. Checks and Checking Accounts</p> <p>Students practice check writing and keep a check register to track their checks, deposits, withdrawals, and automatic electronic payments.</p>	<p>8-3.2.1 Create a system to record income and spending for purchases, services, and taxes.</p> <p>8-3.3.1 Compare the advantages and disadvantages of different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</p> <p>8-3.3.2 Demonstrate steps in establishing and maintaining financial accounts including checking and savings accounts, on-line banking, investments, and other financial services.</p>	FCS-MS 2.2.5	<p>6.RN.2.1 6.RV.1</p> <p>7.RN.2.1 7.RV.1</p> <p>8.RN.2.1 8.RV.1</p>	
<p>2. Installment Debt</p> <p>Students become aware that an installment debt can be considerably greater than the original purchase price of an item.</p>	<p>8-1.5.2 Identify factors that explain differing values and attitudes about money.</p> <p>8-3.3.1 Compare the advantages and disadvantages of different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</p> <p>8-3.6.1 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.6.3 Create a plan to secure funding for a financial goal.</p> <p>8-4.1.1 Compare advantages and disadvantages of various types of credit.</p> <p>8-4.1.2 Explain factors to consider when using credit or obtaining a loan.</p> <p>8-4.1.3 Determine the total cost of repaying credit and loans under various rates of interest and over different periods.</p>	<p>FCS-MS 2.2.3</p> <p>Employability Skills 6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p>	<p>6.RN.2.1</p> <p>7.RN.2.1</p> <p>8.RN.2.1</p>	

<p>3. Rent or Home Ownership</p> <p>Students compare the benefits and responsibilities that come with renting or owning a home.</p>	<p>8-4.1.1 Compare advantages and disadvantages of various types of credit.</p> <p>8-4.1.2 Explain factors to consider when using credit or obtaining a loan.</p> <p>8-4.1.3 Determine the total cost of repaying credit and loans under various rates of interest and over different periods.</p>	<p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.5 Understand how to meet long-term goals by developing short term goals.</p> <p>6-8.SE.2 Demonstrate an awareness of the needs and rights of others.</p>	<p>6.RN.2.1 6.SL.2.1 6.RV.1</p> <p>7.RN.2.1 7.SL.2.1 7.RV.1</p> <p>8.RN.2.1 8.SL.2.1 8.RV.1</p> <p>9-10.RN.2.1 9-10.SL.2.1 9-10.RV.1</p> <p>11-12.RN.2.1 11-12.SL.2.1 11-12.RV.1</p>	
<p>4. Leasing vs. Buying a Car</p> <p>Students assess the pluses and minuses of leasing or buying a car.</p>	<p>8-4.1.1 Compare advantages and disadvantages of various types of credit.</p> <p>8-4.1.2 Explain factors to consider when using credit or obtaining a loan.</p> <p>8-4.1.3 Determine the total cost of repaying credit and loans under various rates of interest and over different periods.</p>	<p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.5 Understand how to meet long-term goals by developing short term goals.</p>	<p>6.RN.2.1 6.RV.1</p> <p>7.RN.2.1 7.RV.1</p> <p>8.RN.2.1 8.RV.1</p>	
<p>5. Identity Theft</p> <p>Students learn about steps they can take to help protect their payment cards and personal identity from theft.</p>	<p>8-1.6.1 Describe the possible consequences of disclosing particular types of personal information to others.</p> <p>8-4.2.1 Explain the rights, responsibilities, and protections of buyers and sellers under consumer credit laws.</p> <p>8-5.3.2 Analyze importance of developing plans for protecting current and future personal and family assets against financial loss.</p>	<p>FCS-MS 2.1.2</p> <p>FCS-MS 2.1.4</p>	<p>6.RN.2.1 6.SL.2.1</p> <p>7.RN.2.1 7.SL.2.1</p> <p>8.RN.2.1 8.SL.2.1</p>	

Extension Activity Description	Indiana Academic Standards	Consumer Science and Employability Skills	IN English Language Arts	IN Math
Unit 4: Budget +				
<p>1. Sample Budgets</p> <p>Students practice preparing budgets and making budgeting decisions. They work in teams, pairs, or individually.</p>	<p>8-3.1.1 Explain basic budget categories, including income, taxes, planned savings, and fixed and variable expenses.</p> <p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p> <p>8-3.6.1 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.6.3 Create a plan to secure funding for a financial goal.</p>	<p>FCS-MS 2.2.1 Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.5 Understand how to meet long-term goals by developing short term goals.</p> <p>6-8.LS.5 Understand how effective work habits and personal characteristics demonstrated in school transfer to occupational settings.</p>	<p>6.RN.2.1 6.SL.2.1 7.RN.2.1 7.SL.2.1 8.RN.2.1 8.SL.2.1</p>	
<p>2. Personal Budget</p> <p>Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.</p>	<p>8-3.1.1 Explain basic budget categories, including income, taxes, planned savings, and fixed and variable expenses.</p> <p>8-3.1.2 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p> <p>8-3.6.1 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.6.3 Create a plan to secure funding for a financial goal.</p> <p>8-6.1.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals.</p>	<p>FCS-MS 2.2.1 Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.5 Understand how to meet long-term goals by developing short term goals.</p> <p>6-8.LS.9 Complete assignments, projects, and activities with minimal to no redirection from teachers, mentors, or supervisors.</p>	<p>6.RN.2.1 6.W.5 6.SL.2.1 7.RN.2.1 7.W.5 7.SL.2.1 8.RN.2.1 8.W.5 8.SL.2.1</p>	<p>7.RP.3</p>

<p>3. Paying for Postsecondary Education</p> <p>Students see that education after high school is an investment in their future. They explore options to pay for higher education.</p>	<p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p> <p>8-6.1.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals.</p>	<p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.5 Understand how to meet long-term goals by developing short term goals.</p>	<p>6.RN3.2.1 6.SL.2.1 6.RV.1 7.RN.2.1 7.SL.2.1 7.RV.1 8.RN.2.1 8.SL.2.1 8.RV.1</p>	
<p>4. Completing a Budget</p> <p>Students continue to prepare for the JA Finance Park simulation by researching the price of goods and services in their local area and practicing their budgeting skills. They evaluate hypothetical life situations and prioritize budget items.</p>	<p>8-3.1.1 Explain basic budget categories, including income, taxes, planned savings, and fixed and variable expenses.</p> <p>8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives</p> <p>8-3.6.1 Explain the relationship between spending practices and achieving financial goals.</p> <p>8-3.6.3 Create a plan to secure funding for a financial goal.</p>	<p>FCS-MS 2.1 FCS-MS 2.2 FCS-MS 5.1 FCS-MS 5.2</p> <p>Employability Skills</p> <p>6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.</p> <p>6-8.WE.5 Understand how to meet long-term goals by developing short term goals.</p> <p>6-8.LS.9 Complete assignments, projects, and activities with minimal to no redirection from teachers, mentors, or supervisors.</p>	<p>6.RN.2.1 6.W.5 6.SL.2.1 7.RN.2.1 7.W.5 7.SL.2.1 8.RN.2.1 8.W.5 8.SL.2.1</p>	<p>6.C.3 7.RP.3</p>

JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	Instructional 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 9-10.RV.2.1 9-10.W.1 9-10.SL.2.1-2.5 9-10.SL.3.1 9-10.ML.1 9-10.ML.2.1</p> <p>Grades 11-12 11-12.RN.1 11-12.RV.2.1 11-12.W.1 11-12.SL.2.1-2.5 11-12.SL.3.1 11-12.ML.1 11-12.ML.2.1</p>	<p>Process Standards 1-2 4-7</p>	<p>Social Studies E.6.1</p> <p>Financial Literacy 12-2.1 12-2.3</p> <p>Family and Consumer Sciences FCS-MS 1.1 FCS-MS 1.2 FCS-MS 1.3 FCS-MS 2.1.3</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 9-10.RN.2.1 9-10.RV.2.1 9-10.W.1 9-10.SL.2.1-2.5 9-10.SL.3.1 9-10.ML.1 9-10.ML.2.1</p> <p>Grades 11-12 11-12.RN.1 11-12.RV.2.1 11-12.W.1 11-12.SL.2.1-2.5 11-12.SL.3.1 11-12.ML.1 11-12.ML.2.1</p>	<p>Process Standards 1-7</p>	<p>Financial Literacy 12-3.3 12-5.1 12-6.1</p> <p>Family and Consumer Sciences FCS-MS 2.1 FCS-MS 2.2.4 FCS-MS 5.1 FCS-MS 5.2</p>

JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional 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 9-10.RN.2.1 9-10.RV.2.1 9-10.W.1 9-10.SL.2.1-2.5 9-10.SL.3.1 9-10.ML.1 9-10.ML.2.1</p> <p>Grades 11-12 11-12.RN.1 11-12.RV.2.1 11-12.W.1 11-12.SL.2.1-2.5 11-12.SL.3.1 11-12.ML.1 11-12.ML.2.1</p>	<p>Process Standards 1-2 5-7</p>	<p>Social Studies E.6.3</p> <p>Financial Literacy 12-3.3 12-4.1 12-4.2 12-4.3</p> <p>Family and Consumer Sciences FCS-MS 2.1.1 FCS-MS 2.2.</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants. ▪ Compare teen and adult spending patterns. ▪ Determine which categories belong in a budget. ▪ Relate the need to save money to meet goals. ▪ Prepare a budget using goals and income. <p>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 9-10.RN.2.1 9-10.RV.2.1 9-10.W.1 9-10.SL.2.1-2.5 9-10.SL.3.1 9-10.ML.1 9-10.ML.2.1</p> <p>Grades 11-12 11-12.RN.1 11-12.RV.2.1 11-12.W.1 11-12.SL.2.1-2.5 11-12.SL.3.1 11-12.ML.1 11-12.ML.2.1</p>	<p>Process Standards 1-7</p>	<p>Financial Literacy 12-1.4 12-3.1 12-3.6</p> <p>Family and Consumer Sciences FCS-MS 2.1.1 FCS-MS 2.1.2 FCS-MS 2.2.1 FCS-MS 5.2</p>

JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional 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: 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 9-10.RV.2.1 9-10.W.1 9-10.SL.2.1-2.5 9-10.SL.3.1 9-10.SL.4.1-4.2</p> <p>Grades 11-12 11-12.RN.1 11-12.RV.2.1 11-12.W.1 11-12.SL.2.1-2.5 11-12.SL.3.1 11-12.SL.4.1-4.2 11-12.ML.1 11-12.ML.2.1</p>	<p>Process Standards 1-7</p>	<p>Financial Literacy 12-1.4 12-3.1</p> <p>Family and Consumer Sciences FCS-MS 2.1 FCS-MS 2.2 FCS-MS 5.1 FCS-MS 5.2</p>

JA Finance Park Extension Activities

Unit 1: Income			
Extension Activity Description	Common Core ELA	Common Core Math	DE Instructional Standards
1. Kuder Navigator Career Assessment Students take an online career assessment to learn about their interests, skills, and work values.	L.6.4 L.7.4 L.8.4		Financial Literacy 6-8 1 9-12. 1.a
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.	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		Financial Literacy 6-8 1 9-12. 1.a
3. Being an Entrepreneur Students examine entrepreneurial skills and present new business ideas to the class.	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	Mathematical Practices 1-7	Financial Literacy 6-8 1 9-12. 1.a
4. Starting a Lawn Care Business Students identify a business and figure fixed and variable costs.	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	6.SP.1 HSS.IC.B.6 Mathematical Practices 1-7	Financial Literacy 6-8 1 9-12. 1.a

JA Finance Park Extension Activities

Unit 1: Income			
Extension Activity Description	Common Core ELA	Common Core Math	DE Instructional 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		Financial Literacy 6-8.1 9-12. 1.a
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	
7. Sales Receipt Analysis Students examine the cost of sales tax for items in their shoppingcart.	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	Mathematical Practices 1-7	

JA Finance Park Extension Activities

Unit 2: Saving, Investing and Risk Management			
Extension Activity Description	Common Core ELA	Common Core Math	DE Instructional 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		Financial Literacy 6-8 1 9-12. 1.b 9-12. 2b
<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	Mathematical Practices 1-7	Financial Literacy 6-8 4 9-12. 4.a
<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		PF3 9-12a Financial Literacy 6-8 3 9-12. 3
<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	Mathematical Practices 1-7	PF3 9-12a Financial Literacy 6-8 3 9-12. 3
<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		PF4 9-12a Financial Literacy 6-8 3 9-12. 3

JA Finance Park Extension Activities

Unit 3: Debit and Credit			
Extension Activity Description	Common Core ELA	Common Core Math	DE Instructional Standards
<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	Mathematical Practices 1-7	Financial Literacy 6-8.2 9-12.2.a
<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	Mathematical Practices 1-7	Financial Literacy 6-8.2 9-12.1.a
<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	Mathematical Practices 1-7	Financial Literacy 9-12.1.a
<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	Mathematical Practices 1-7	Financial Literacy 9-12.1.a
<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		Financial Literacy 9-12.4.a

JA Finance Park Extension Activities

Unit 4: Budget +			
Extension Activity Description	Common Core ELA	Common Core Math	DE Instructional Standards
<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	Mathematical Practices 1-7	Financial Literacy PF1 9-12b 9-12. 1.b
<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 Mathematical Practices 1-7	Financial Literacy 9-12. 1.b
<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		Financial Literacy 6-8 1,2 9-12. 1.a
<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	Financial Literacy 9-12. 1.b