

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



Updated May 2024

[Michigan Social Studies Standards](#)

[Career Ready Practices](#)

[Michigan Personal Finance](#)

Common Core State Standards Included

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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 Michigan Social Studies Framework. 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*<sup>®</sup> and *JA Finance Park*<sup>®</sup> 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, and civics, 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 and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<b>Unit 1: Financial Literacy</b>				
<p><b>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</b></p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development.</li> <li>Identify civics fundamentals and terms.</li> </ul>	<p>4 – C1.0.3 Describe the purposes of government as identified in the Preamble of the Constitution.</p> <p>4 – C2.0.1 Explain how the principles of popular sovereignty, rule of law, checks and balances, separation of powers, and individual rights (e.g., freedom of religion, freedom of expression, freedom of press) serve to limit the powers of the federal government as reflected in the Constitution and Bill of Rights.</p> <p>4 – C3.0.1 Give examples of ways the Constitution limits the powers of the federal government (e.g., election of public officers, separation of powers, checks and balances, Bill of Rights).</p> <p>4 – C3.0.3 Describe the organizational structure of the federal government in the United States (legislative, executive, and judicial branches).</p> <p>4 – C3.0.4 Describe how the powers of the federal government are separated</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>Maintain a clear understanding of integrity and act on this understanding in every decision</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>Use a variety of means to positively impact the direction and action of a team or organization</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 RI 6 4/5 RI 7 4/5 L 3 4/5 L 4</p>	<p><b>NA</b></p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 1: Session 1: Financial Services</b></p> <p>This lesson enables students to learn about services provided by financial institutions and discover the connection between spending and having money in the bank.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Describe financial institutions as the center of JA BizTown’s economy</li> <li>Identify services offered by financial institutions.</li> <li>Complete a bank account application.</li> <li>Identify common terms associated with banking and financial institutions.</li> <li>Define private property and its importance in our economy.</li> <li>Prerequisite: Describe the purpose of money in our community, economy</li> </ul>	<p>E1 Market Economy</p> <p>Use fundamental principles and concepts of economics to understand economic activity in a market economy</p> <p>4 – E1 .0 .3 Describe how positive and negative incentives influence behavior in a market economy.</p> <p>4 – E1 .0 .4 Explain how price affects decisions about purchasing goods and services (substitute goods).</p> <p>4 – E1 .0 .7 Describe the exchange of goods and services and the role of money.</p> <p>P2.3 Use supporting questions to help answer compelling social studies questions.</p> <p>P2.4 Know how to find relevant evidence from a variety of sources.</p> <p>P3.2 Apply Democratic Values or Constitutional Principles to support a position on an issue.</p>	<p>CRP7. Employ valid and reliable research strategies.</p> <p>Discern which information to use to make decisions, change practices or inform strategies</p> <p>Use a reliable research process to search for new information</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3 4/5 L 3 4/5 L 4</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>
<p><b>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</b></p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions</li> </ul>	<p>4.E . Explain the role of money in making exchange easier;</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4</p>	<p>NA</p>
<p><b>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</b></p> <p>Review different types of financial institutions and the services they offer</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions.</li> </ul>	<p>4.E . Explain the role of money in making exchange easier;</p> <p>P2.3 Use supporting questions to help answer compelling social studies questions. P2.4 Know how to find relevant evidence from a variety of sources.</p>	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>Communicate in the workplace with clarity and purpose to maximize time</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</b></p> <p>Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> <li>Identify common terms associated with banking and financial institutions.</li> </ul>	<p>4.E . Explain the role of money in making exchange easier;</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>Math 5 OA1</p>
<p><b>Unit 1: Session 1: (Optional) Extension 2: Private Property</b></p> <p>Discover the meaning of private property by connecting personal cookies to private property</p> <ul style="list-style-type: none"> <li>Define private property and its importance in our economy.</li> </ul>	<p>C3: D2.Civ.4.3-5 C3: D2.Eco.9.3-5 P2.3 Use supporting questions to help answer compelling social studies questions.</p>	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>Communicate in the workplace with clarity and purpose to maximize time</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	<p>NA</p>
<p><b>Unit 1: Session 2: Earn, Save, and Spend</b></p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their JA BizTown visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck</li> <li>Demonstrate the ability to endorse a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Describe the consequences of insufficient funds.</li> <li>Recognize the need to make responsible choices regarding money</li> </ul>	<p>C3: D2.Civ.4.3-5 C3: D2.Eco.5.3-5 PF2 Buying Goods and Services Describe the factors that consumers may consider when purchasing a good or service, including the costs, benefits, and the role of government in obtaining the information. PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p>	<p>4/5 W 4 4/5 SL 1 4/5 SL 3 4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>Math 5 NBT 7 Math 4 NBT 4</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</b></p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity.</p> <ul style="list-style-type: none"> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Recognize the need to make responsible choices regarding your money.</li> </ul>	<p>C3: D2.Eco.5.3-5 PF1 Earning Income</p> <p>Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	<p>Math 4 NBT 4</p>
<p><b>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</b></p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>	<p>C3: D2.Eco.5.3-5 PF1 Earning Income</p> <p>Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	<p>NA</p>
<p><b>Unit 1: Session 2: (Optional) Extension 1: Gordon's Bounced Check</b></p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <ul style="list-style-type: none"> <li>Describe the consequences of insufficient funds.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>	<p>D2.Eco.2.3-5 PF2 Buying Goods and Services</p> <p>Describe the factors that consumers may consider when purchasing a good or service, including the costs, benefits, and the role of government in obtaining the information.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>	<p>4/5 RI 1 4/5 SL 1 4/5 L 3</p>	<p>CCSS: Math 5 NBT</p>
<p><b>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</b></p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate the ability to endorse a paycheck.</li> </ul>	<p>C3: D2.Eco.5.3-5</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 L 1 4/5 L 2</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 1: Session 3: Banks and Saving</b></p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property, including money, safe. Students participate in a role-play activity to learn about the bank's role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>• Demonstrate how to make and record electronic payments.</li> <li>• Describe the reasons why someone should save</li> <li>• Recognize how the rule of law and right to own private property allows people to save.</li> <li>• State the benefit of an interest-earning savings account.</li> <li>• Explain how money grows in a savings account.</li> </ul>	<p>C3: D2.Eco.1.3-5</p> <p>P4.1 Act out of the rule of law and hold others to the same standard.</p> <p>PF3 Budgeting and Saving</p> <p>Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p> <p>4 – C2.0.1 Explain how the principles of popular sovereignty, rule of law, [checks and balances, separation of powers,] and individual rights serve to limit the powers of the federal government as reflected in the Constitution and Bill of Rights.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>CCSS: Math 5 NBT 7</p>
<p><b>Unit 1: Session 3: (Optional) Application 1: Damian's Shopping Day</b></p> <p>Complete a fill-in-the blank story and practice using a money tracker</p> <ul style="list-style-type: none"> <li>• Make and record electronic payments.</li> </ul>	<p>PF2 Buying Goods and Services</p> <p>Describe the factors that consumers may consider when purchasing a good or service, including the costs, benefits, and the role of government in obtaining the information.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</b></p> <p>Research the cost of an item, and calculate how many years it would take to save up for it at differing interest rates.</p> <ul style="list-style-type: none"> <li>• Explain how money grows in a savings account.</li> </ul>	<p>C3: D2.Eco.2.3-5</p> <p>P2.1 Use compelling and supporting questions to investigate social studies problems.</p> <p>P2.2 Differentiate between compelling questions and supporting questions.</p> <p>P2.3 Use supporting questions to help answer compelling social studies questions.</p> <p>P2.4 Know how to find relevant evidence from a variety of sources.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive.</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 7 4/5 W 8</p>	<p>CCSS: Math 5 NBT Math Practices 1-5</p>



# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</b></p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> <li>Explain how money grows in a savings account.</li> </ul>	<p>P2.3 Use supporting questions to help answer compelling social studies questions.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 7</p>
<p><b>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</b></p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> <li>State the benefit of an interest-earning savings account.</li> <li>Explain how money grows in a savings account</li> </ul>	<p>C3: D2.Eco.2.3-5 P2.5 Use data presented in social science tables, graphs, graphics, maps, and texts to answer compelling and supporting questions.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>Math Practices 1-4</p>
<p><b>Unit 1: Session 4: Types of Payments</b></p> <p>This lesson enables students to explore the differences among various forms of payments. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to make given specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments.</li> <li>Explain how money changes hands when a payment occurs.</li> <li>Demonstrate the use of a money tracker to record a purchase.</li> <li>Recognize the impact of scarcity and the need to make choices regarding money.</li> </ul>	<p>C3: D2.Civ.8.3-5 C3: D2.Civ.9.3-5 C3: D2.Eco.1.3-5 C3: D2.Eco.5.3-5 P2.5 Use data presented in social science tables, graphs, graphics, maps, and texts to answer compelling and supporting questions. PF2 Buying Goods and Services Describe the factors that consumers may consider when purchasing a good or service, including the costs, benefits, and the role of government in obtaining the information.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee. CRP2. Apply appropriate academic and technical skills. CRP3. Attend to personal health and financial well-being. Take regular action to contribute to their personal financial well-being, CRP5. Consider the environmental, social and economic impacts of decisions. Understand the interrelated nature of their actions and regularly make decisions that positively impact others</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>Math Practices 1-5</p>



# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 1: Session 4: (Optional) Application 1: Let's Go to the Bank</b></p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in a money tracker.</p> <ul style="list-style-type: none"> <li>Explain how money changes hands when a payment occurs.</li> <li>Demonstrate use of a money tracker to record a purchase.</li> </ul>	<p>C3: D2.Eco.5.3-5</p> <p>P2.5 Use data presented in social science tables, graphs, graphics, maps, and texts to answer compelling and supporting questions.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>Math Practices 1-4</p>
<p><b>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</b></p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> <li>Explain how money changes hands when a payment occurs.</li> </ul>	<p>C3: D2.Eco.5.3-5</p> <p>P2.5 Use data presented in social science tables, graphs, graphics, maps, and texts to answer compelling and supporting questions.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>Math Practices 1-4</p>
<p><b>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</b></p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> <li>Recognize the impact of scarcity and the need to make responsible choices regarding your money.</li> </ul>	<p>C3: D2.Eco.10.3-5</p> <p>PF2 Buying Goods and Services</p> <p>Describe the factors that consumers may consider when purchasing a good or service, including the costs, benefits, and the role of government in obtaining the information.</p> <p>P2.5 Use data presented in social science tables, graphs, graphics, maps, and texts to answer compelling and supporting questions.</p>	<p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2</p>	<p>Math 5 NBT 7</p>
<p><b>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</b></p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> <li>Demonstrate use of a money tracker to record a purchase.</li> </ul>	<p>C3: D2. Eco.5.3-5</p> <p>P2.3 Use supporting questions to help answer compelling social studies questions.</p> <p>P2.4 Know how to find relevant evidence from a variety of sources.</p> <p>P2.5 Use data presented in social science tables, graphs, graphics, maps, and texts to answer compelling and supporting questions.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>Math Practices 1-4</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<b>Unit 2: Community and Economy</b>				
<p><b>Unit 2: Session 1: Citizenship</b></p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Identify the role of government in community.</li> <li>Define philanthropy.</li> <li>Explain the relationship between taxes and responsible citizenship.</li> </ul>	<p>4 – C3.0.7 Explain how the federal government uses taxing and spending to serve the purposes of government.</p> <p>4 – C5.0.1 Explain responsibilities of citizenship.</p> <p>4 – C5.0.2 Describe the relationship between rights and responsibilities of citizenship.</p> <p>4 – C5.0.4 Describe ways citizens can work together to promote the values and principles of American democracy.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</b></p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>C3: D2.Civ.4.3-5</p> <p>P1.1 Use appropriate strategies to read and interpret basic social science tables, graphs, graphics, maps, and texts.</p> <p>P1.2 Differentiate between primary and secondary source documents.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</b></p> <p>Discuss character traits and how certain traits can be applied at home, school, and nation.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Define philanthropy.</li> </ul>	<p>C3: D2.Civ.4.3-5</p> <p>C3: D2.Civ.7.3-5</p> <p>P2.3 Use supporting questions to help answer compelling social studies questions.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Remian conscientious of the impacts of their decision on others and the environment around them</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</b></p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> <li>Identify the role of government in community.</li> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p><b>P4.2 Citizen Involvement</b></p> <p>Act constructively to further the public good.</p> <p>4 – P4 .2 .1 Develop and implement an action plan and know how, when, and where to address or inform others about a state or national issue.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</b></p> <p>Play an online game in which you explore your rights guaranteed by the U.S. Constitution.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>C3: D2.Civ.2.3-5</p> <p>P4.1 Act out of the rule of law and hold others to the same standard.</p> <p>P4.2 Assess options for individuals and groups to plan and conduct activities intended to advance views on matters of public policy.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Are reliable and consistent in going forward beyond the minimum expectation and in participating in activities that serve the greater good</p>	<p>4/5 RI 1 4/5 RI 7</p>	<p>NA</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary</li> </ul>	<p>4 – E1 .0 .1 Identify a good or service made in the United States and answer the three economic questions all economies must address.</p> <p>4 – E1.0.2 Describe characteristics of a market economy.</p> <p>4 – E1 .0 .3 Describe how positive and negative incentives influence behavior in a market economy.</p> <p>4 – E1 .0 .4 Explain how price affects decisions about purchasing goods and services (substitute goods).</p> <p>4 – E1 .0 .6 Explain how competition among buyers results in higher prices and competition among sellers results in lower prices.</p> <p>4 – E1 .0 .7 Describe the exchange of goods and services and the role of money.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>Understand the interrelated nature of their actions and regularly make decisions that positively impact others</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 1-3</p>	<p>Math Practices 1-4</p>

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Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</b></p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money.</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>C3: D2.Eco.3.3-5 4 – E1 .0 .7 Describe the exchange of goods and services and the role of money. 4 – E1.0.2 Describe characteristics of a market economy.</p>	<p>CRP5. Consider the environmental, social and economic impacts of decisions. Understand the interrelated nature of their actions and regularly make decisions that positively impact others</p>	<p>4/5 RI 1 4/5 RI 7 4/5 SL 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 2: (Optional) Application 2: My Business</b></p> <p>Create a business and determine what to sell and what resources are needed.</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>C3: D2.Eco.3.3-5 C3: D2.Eco.4.3-5 4 – E1 .0 .1 Identify a good or service made in the United States and answer the three economic questions all economies must address. 4 – E1 .0 .5 Explain how specialization and division of labor increase productivity.</p>	<p>CRP7. Employ valid and reliable research strategies. Discern which information to use to make decisions, change practices or inform strategies Use a reliable research process to search for new information</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	<p>Math Practices 1-4</p>
<p><b>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</b></p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <ul style="list-style-type: none"> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>	<p>C3 D2.Eco.1.3-5 P3.4 Explain the challenges people have faced and actions they have taken to address issues at different times and places.</p>	<p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them. Recognize problems in the workplace, understand the nature of the problem and devise effective plans to solve the problem</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	<p>CCSS: Math 5.0a.3</p>

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Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</b></p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <ul style="list-style-type: none"> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>	<p>C3 D2.Civ.13.3-5</p> <p>P3.4 Explain the challenges people have faced and actions they have taken to address issues at different times and places.</p>	<p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>Consistently act in ways that align to personal and community-held ideas while employing strategies to positively influence others in the workplace</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 3: Free Enterprise</b></p> <p>This lesson enables students to experience the free enterprise system by working together in teams to make a prototype product with a limited number of resources.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify the function of businesses in producing goods and services.</li> <li>Identify the three basic economic questions (what, how, and for whom to produce).</li> <li>Define scarcity, and explain ways to resolve scarcity.</li> <li>Compare free enterprise with other types of economies.</li> </ul>	<p>C3: D2.Eco.4.3-5</p> <p>4 – E1.0.2 Describe characteristics of a market economy.</p> <p>4 – E1 .0 .7 Describe the exchange of goods and services and the role of money.</p> <p>P1.3 Express social science ideas or information in written, spoken, and graphic forms including tables, line graphs, bar graphs, and maps.</p>	<p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p> <p>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction</p> <p>Find ways to increase the engagement and contribution of all team members</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>
<p><b>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms? What is Free Enterprise?</b></p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy.</p> <ul style="list-style-type: none"> <li>List and describe the Economic Freedoms we enjoy in our country.</li> </ul>	<p>C3: D2.Civ.5.3-5</p> <p>4 – C5.0.2 Explain rights of citizenship, why rights have limits, and the relationships between rights and responsibilities.</p> <p>4 – E1.0.2 Describe characteristics of a market economy.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</b></p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> <li>Illustrate the Economic Freedoms we enjoy in our country.</li> </ul>	<p>4 – C5.0.2 Explain rights of citizenship, why rights have limits, and the relationships between rights and responsibilities.</p> <p>4 – E1.0.2 Describe characteristics of a market economy.</p>	<p>CRP6. Demonstrate creativity and innovation.</p> <p>Seek new methods, practices and ideas from a variety of sources and seek to apply those ideas to their own workplace</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	<p>NA</p>
<p><b>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</b></p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <ul style="list-style-type: none"> <li>Define scarcity, and explain ways to resolve scarcity.</li> </ul>	<p>C3: D2.Eco.1.3-5 NCSS VII.a</p> <p>4 – E1.0.1 Identify questions economists ask in examining the United States (e.g., What is produced? How is it produced? How much is produced? Who gets what is produced? What role does the government play in the economy?)</p>	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p>4/5 RI 7 4/5 SL 1</p>	<p>Math Practices 1-4</p>
<p><b>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</b></p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> <li>Explain why government involvement in the economy is sometimes necessary.</li> <li>Compare free enterprise with other types of economies</li> <li>Create posters which demonstrate different economic systems</li> </ul>	<p>C3: D2.Civ.5.3-5</p> <p>P2.3 Use supporting questions to help answer compelling social studies questions.</p> <p>P2.4 Know how to find relevant evidence from a variety of sources.</p> <p>P2.5 Use data presented in social science tables, graphs, graphics, maps, and texts to answer compelling and supporting questions.</p>	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>Communicate in the workplace with clarity and purpose to maximize time</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	<p>Math Practices 1-3</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students complete a brief activity to understand the difference between public and private property, and then they hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>• Explain 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>• State examples of philanthropy.</li> <li>• Identify or explain why philanthropy is important in a community.</li> </ul>	<p>C3: D2.Eco.12.3-5 4 – C3.0.2 Give examples of powers exercised by the federal government, tribal governments and state governments.</p> <p>4 – E1 .0 .8 List goods and services governments provide in a market economy and explain how these goods and services are funded.</p> <p>4 – E1 .0 .7 Describe the exchange of goods and services and the role of money.</p> <p>PF7 Paying Taxes Identify and evaluate taxes a person is likely to pay, including federal, state, and local taxes, tax benefits and drawbacks, impacts on take-home pay, types of IRS tax forms, and how these can affect their taxes.</p> <p>4 – C3.0.7 Explain how the federal government uses taxes and spending to serve the purposes of government.</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Are skilled at interacting with other</p>	<p>4/5 SL 1. 4/5 W 4 4/5 L 4</p>	<p>Math Practices 1-4</p>
<p><b>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</b></p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> <li>• Explain why people pay taxes.</li> <li>• Differentiate between public goods and services and private goods and services.</li> </ul>	<p>C3: D2.Eco.12.3-5 4 – E1 .0 .8 List goods and services governments provide in a market economy and explain how these goods and services are funded.</p> <p>P2.5 Use data presented in social science tables, graphs, graphics, maps, and texts to answer compelling and supporting questions.</p>	<p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p>	<p>4/5 SL 1. 4/5 SL 2 4/5 W 4 4/5 L 4</p>	<p>Math Practices 1-3</p>



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Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</b></p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Calculate tax by multiplying with decimals.</li> </ul>	<p>C3: D2.Eco.12.3-5</p> <p>P2.5 Use data presented in social science tables, graphs, graphics, maps, and texts to answer compelling and supporting questions.</p> <p>PF7 Paying Taxes Identify and evaluate taxes a person is likely to pay, including federal, state, and local taxes, tax benefits and drawbacks, impacts on take-home pay, types of IRS tax forms, and how these can affect their taxes.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>	<p>4/5 SL 1.</p> <p>4/5 SL 2</p>	<p>CCSS: Math 5 NF 2; 5 Nbt 5</p>
<p><b>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</b></p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p>P1.2 Differentiate between primary and secondary source documents.</p> <p>P1.3 Express social science ideas or information in written, spoken, and graphic forms including tables, line graphs, bar graphs, and maps.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Are reliable and consistent in going forward beyond the minimum expectation and in participating in activities that serve the greater good</p>	<p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 5</p> <p>4/5 L 4</p> <p>4/5 L 6</p>	<p>NA</p>
<p><b>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</b></p> <p>Learn about foundations and how they help those in need.</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p>P4.2 Citizen Involvement</p> <p>Act constructively to further the public good.</p> <p>4 – P4 .2 .1 Develop and implement an action plan and know how, when, and where to address or inform others about a state or national issue.</p> <p>4 – P4 .2 .2 Participate in projects to help or inform others</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Are reliable and consistent in going forward beyond the minimum expectation and in participating in activities that serve the greater good</p>	<p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 W 1</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 5</p> <p>4/5 L 4</p> <p>4/5 L 6</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<b>Unit 3: Work and Career Readiness</b>				
<p><b>Unit 3: Work and Career Readiness</b></p> <p><b>Session 1: Interests and Skills</b></p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to 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</li> </ul>	<p>PF1 Earning Income</p> <p>Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p>	<p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Take personal ownership of their education and career goals and regularly act on the plan to attain these goals</p> <p>Have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue them</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 4 4/5 L 4 4/5 L 6</p>	<p>NA</p>
<p><b>Unit 3: Session 1: (Optional) Application 1: My Career Interests</b></p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning</li> </ul>	<p>PF1 Earning Income</p> <p>Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p>	<p>CRP10. Plan education and career paths aligned to personal goals</p> <p>Understand their own career interests, preferences, goals and requirements</p>	<p>4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 L 2 4/5 L 4 4/5 L 6</p>	<p>NA</p>

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Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</b></p> <p>Create a bar graph to discover how investing in one’s human capital can pay off in higher wages.</p> <ul style="list-style-type: none"> <li>• Explain the relevance of interests and skills to career exploration and planning.</li> <li>• Connect investment in human capital with wage potential.</li> </ul>	<p>C3: D2.Eco.6.3-5</p> <p>P1.3 Express social science ideas or information in written, spoken, and graphic forms including tables, line graphs, bar graphs, and maps.</p> <p>P1.4 Identify point of view and bias.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>	<p>4/5 RI 1 4/5 RI 3 4/5 SL 5 4/5 L 4 4/5 L 6</p>	<p>CCSS: Math 4/5 MD 4</p>
<p><b>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</b></p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> <li>• Explain the relevance of interests and skills to career exploration and planning.</li> </ul>	<p>C3: D2.Civ.6.3-5</p> <p>P1.3 Express social science ideas or information in written, spoken, and graphic forms including tables, line graphs, bar graphs, and maps.</p> <p>P1.4 Identify point of view and bias.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p>	<p>4/5 RI 1 4/5 RI 5 4/5 W 2 4/5 W 4 4/5 W 8 4/5 SL 1 4/5 L 4 4/5 L 6</p>	<p>CCSS: 4/5 W 2.a</p>
<p><b>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</b></p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> <li>• Categorize STEM careers into different types.</li> </ul>	<p>C3: D2.Civ.10.3-5</p> <p>P4.3 Explain different strategies students and others could take to address problems and predict possible results.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4</p>	<p>Math Practices 1-7</p>

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Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>• Model appropriate business greetings.</li> <li>• Demonstrate proper interview skills.</li> <li>• Define resume, job interview, and applicant.</li> <li>• Demonstrate appropriate workplace behaviors and soft skills.</li> </ul>	<p>4 – C5.0.3 Describe ways in which people can work together to promote the values and principles of American democracy.</p>	<p><b>Personal Management</b></p> <p>2. Identify and demonstrate good study and work habits.</p> <p>3. Describe the relationship between doing well in school and performing well in a career</p>	<p>4/5 SL 1 4/5 SL 3</p>	<p>NA</p>
<p><b>Unit 3: Session 2:(Optional) Application 1: Job Interviews</b></p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> <li>• Model appropriate business greetings.</li> <li>• Contribute to group success by demonstrating appropriate workplace behaviors.</li> <li>• Demonstrate proper interview skills.</li> <li>• Define resume, job interview, and applicant.</li> </ul>	<p>P2.3 Use supporting questions to help answer compelling social studies questions.</p>	<p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Recognize the value of each step in the educational and experiential process</p>	<p>4/5 SL 1 4/5 SL 3 4/5 SL 4 4/5 SL 6</p>	<p>NA</p>
<p><b>Unit 3: Session 2: (Optional) Application 2: Customer Service</b></p> <p>Explore skills needed for outstanding customer service.</p> <ul style="list-style-type: none"> <li>• Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p>C3: D2.Civ.6.3-5</p>	<p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Recognize the value of each step in the educational and experiential process</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4</p>	<p>CCSS: Math 4/5 MD 4</p>

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Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot</b></p> <p>Work in teams to design and build a robot using geometric shapes.</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	C3: D2.Civ.6.3-5	<p>CRP12. Work productively in teams while using cultural global competence. Positively contributes to every team, whether formal or informal</p> <p>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4</p>	CCSS: Math 4.5.1, 5.G.3
<p><b>Unit 3: Session 2: (Optional) Extension 2: Soft Skills</b></p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	C3: D2.Civ.6.3-5	<p>CRP12. Work productively in teams while using cultural global competence. Positively contributes to every team, whether formal or informal</p> <p>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction</p>	<p>4/5 RI 1 4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4</p>	NA
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Describe the importance of elections in a representative democracy.</li> <li>Identify the steps of the election process.</li> </ul>	<p>4 – P3 .1 .1 Identify public issues in the United States that influence the daily lives of its citizens.</p> <p>4 – P3 .1 .2 Use graphic data and other sources to analyze information about a public issue in the United States and evaluate alternative resolutions</p> <p>P3.3 Persuasive Communication About a Public Issue</p> <p>Communicate a reasoned position on a public issue.</p> <p>4 – C3.0.6 Describe how the President, members of the Congress, and justices of the Supreme Court come to power (e.g., elections versus appointments).</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p>	<p>4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1</p>	NA

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</b></p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p>P4.2 Citizen Involvement Act constructively to further the public good.</p> <p>4 – P4 .2 .2 Participate in projects to help or inform others</p> <p>4 – C5.0.3 Describe ways in which people can work together to promote the values and principles of American democracy.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p>	<p>4/5 RI 1-3 4/5 RI 4 4/5 RI 7 4/5 W 9 4/5 SL 1 4/5 SL 4 4/5 SL 6</p>	<p>NA</p>
<p><b>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</b></p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p>P4.2 Citizen Involvement Act constructively to further the public good.</p> <p>P3.3 Persuasive Communication About a Public Issue Communicate a reasoned position on a public issue.</p> <p>4 – P4 .2 .1 Develop and implement an action plan and know how, when, and where to address or inform others about a state or national issue.</p> <p>4 – P4 .2 .2 Participate in projects to help or inform others</p> <p>4 – C5.0.3 Describe ways in which people can work together to promote the values and principles of American democracy.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p> <p>Are reliable and consistent in going forward beyond the minimum expectation and in participating in activities that serve the greater good</p>	<p>4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 SL 6</p>	<p>NA</p>
<p><b>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</b></p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights using a digital timeline.</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> </ul>	<p>C3: D2.Civ.3.3-5 C3: D2.Civ.12.3-5 C3: D2.Civ.14.3-5</p> <p>P1.1 Use appropriate strategies to read and interpret basic social science tables, graphs, graphics, maps, and texts.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p>	<p>4/5 RI 2 4/5 RI 3, 4/5 RI 4 4/5 W.9</p>	<p>Math Practices 1-5</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 3: Session 3: (Optional) Extension 2: JA My Way</b></p> <p>Discover games, tools, and supplements such as JA My Resume Builder to learn more about creating resumes and starting a business.</p> <ul style="list-style-type: none"> <li>Explore careers and career paths</li> <li>Create a draft resume or business plan</li> </ul>		<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP11. Use technology to enhance productivity.</p> <p>Are flexible and adaptive in acquiring and using new technology</p>	<p>4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.9</p>	<p>NA</p>
<h2>Unit 4 Business Management</h2>				
<p><b>Unit 4: Business Management</b></p> <p><b>Session 1: Business Costs</b></p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Describe costs associated with operating a business.</li> <li>Calculate business expenses.</li> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>P4.2 Citizen Involvement</p> <p>Act constructively to further the public good.</p> <p>4 – P4 .2 .1 Develop and implement an action plan and know how, when, and where to address or inform others about a state or national issue.</p> <p>4 – P4 .2 .2 Participate in projects to help or inform others</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p>	<p>4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.4</p>	<p>NBT.4.2 NBT.4.3 NBT.4.4 NBT.4.5  NBT.5.5 NBT.5.7  Mathematical Practices 1-7</p>



# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 4: Session 1: (Optional) Application 1: Business Budget</b></p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> <li>Describe costs associated with operating a business.</li> <li>Calculate business expenses.</li> </ul>	<p>PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>CRP2. Apply appropriate academic and technical skills. Use the knowledge and skills acquired through experience and education to be more productive Make connections between abstract concepts with real-world applications</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</b></p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>C3: D2.Civ.6.3-5</p>	<p>CRP4. Communicate clearly and effectively and with reason. Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>Math Practices 1-4</p>
<p><b>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</b></p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> <li>Describe the importance of keeping track of personal expenses.</li> </ul>	<p>PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>CRP2. Apply appropriate academic and technical skills. Use the knowledge and skills acquired through experience and education to be more productive Make connections between abstract concepts with real-world applications</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</b></p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>NA</p>	<p>CRP4. Communicate clearly and effectively and with reason. Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2 4/5 SL 4</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 4: Session 2: Setting Prices</b></p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>C3: D2.Eco.7.3-5 C3: D2.Eco.8.3-5</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>CCSS: LA 4/5 3.a CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 2: Setting Prices</b></p> <p>Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>C3: D2.Eco.7.3-5 C3: D2.Eco.8.3-5 4 – E1.0.4 Explain how price affects decisions about purchasing goods and services. 4 – E1.0.6 Explain how competition among buyers results in higher prices, and competition among sellers results in lower prices.</p>	<p>CRP11. Use technology to enhance productivity.</p> <p>Are flexible and adaptive in acquiring and using new technology</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 2: (Optional) Application 1: The Right Price</b></p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>C3: D2.Eco.7.3-5 C3: D2.Eco.8.3-5 4 – E1.0.4 Explain how price affects decisions about purchasing goods and services. 4 – E1.0.6 Explain how competition among buyers results in higher prices, and competition among sellers results in lower prices.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</b></p> <p>Brainstorm business operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <p>Define selling price, revenue, profit, and inventory.</p> <ul style="list-style-type: none"> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>C3: D2.Eco.7.3-5</p> <p>4 – E1.0.3 Describe how positive and negative incentives influence behavior in a market economy.</p> <p>4 – E1.0.4 Explain how price affects decisions about purchasing goods and services.</p> <p>4 – E1.0.6 Explain how competition among buyers results in higher prices, and competition among sellers results in lower prices.</p>	<p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</b></p> <p>Conduct research to discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <ul style="list-style-type: none"> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>C3: D2.Eco.7.3-5.</p> <p>P2.3 Use supporting questions to help answer compelling social studies questions.</p> <p>P2.4 Know how to find relevant evidence from a variety of sources.</p> <p>4 – E1.0.3 Describe how positive and negative incentives influence behavior in a market economy.</p> <p>4 – E1.0.4 Explain how price affects decisions about purchasing goods and services.</p>	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>CRP7. Employ valid and reliable research strategies.</p> <p>Discern which information to use to make decisions, change practices or inform strategies</p> <p>Use a reliable research process to search for new information</p>	<p>4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2 4/5 W 7</p>	<p>Math Practices 1-4</p>
<p><b>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</b></p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> <li>Create a friendly letter using a template.</li> </ul>	<p>NA</p>	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p>4/5 W 4 4/5 L 1 4/5 L 2</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 4: Session 3: Visit Preparation</b></p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Describe characteristics of effective advertising.</li> <li>Define advertising.</li> <li>Describe characteristics of effective advertising.</li> <li>Acknowledge how effective teamwork and cooperation enhance business.</li> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	<p>C3: D2.Civ.2.3-5 C3: D2.Civ.9.3-5 C3: D2.Eco.2.3-5 C3: D2.Eco.7.3-5</p> <p>PF2 Buying Goods and Services Describe the factors that consumers may consider when purchasing a good or service, including the costs, benefits, and the role of government in obtaining the information.</p>	<p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>Consistently act in ways that align to personal and community-held ideas while employing strategies to positively influence others in the workplace</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p> <p>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction</p>	<p>4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	<p>Math Practices 1-4</p>
<p><b>Unit 4: Session 3: (Optional) Application 1: Business Ethics</b></p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> <li>Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow.</li> </ul>	<p>C3: D2.Civ.7.3-5</p> <p>P4.1 Act out of the rule of law and hold others to the same standard</p> <p>4 – C5.0.3 Describe ways in which people can work together to promote the values and principles of American democracy.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>Consistently act in ways that align to personal and community-held ideas while employing strategies to positively influence others in the workplace</p>	<p>4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	<p>NA</p>
<p><b>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</b></p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <ul style="list-style-type: none"> <li>Describe characteristics of effective advertising.</li> </ul>	<p>D2.Eco.2.3-5</p>	<p>CRP6. Demonstrate creativity and innovation.</p> <p>Discern which ideas and suggestions will add greatest value</p>	<p>4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</b></p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <ul style="list-style-type: none"> <li>Identify the meaning of identity theft, and learn how to prevent it.</li> </ul>	<p>C3: D2.4.3-5 PF6 Protecting and Insuring</p> <p>Assess the financial risk of lost income, assets, health, or identity, and determine if a person should accept the risk exposure, reduce risk, or transfer the risk to others by paying a fee now to avoid the possibility of a larger loss later.</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p>	<p>4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	<p>NA</p>
<p><b>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</b></p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	<p>C3: D2.Civ.2.3-5 4 – C5.0.3 Describe ways in which people can work together to promote the values and principles of American democracy.</p>	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p>4/5 W 1 4/5 W 4 4/5 W 5 4/5 SL 6 4/5 L 1 4/5 L 2</p>	<p>NA</p>
<h2>Unit 5: The Visit</h2>				
<p><b>Unit 5: The Visit</b></p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Function in their job capacity at JA BizTown.</li> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> <li>Manage their personal finances and time.</li> <li>Carry out responsibilities of citizenship, such as voting and job responsibilities.</li> </ul>	<p>4 – E1 .0 .1 Identify a good or service made in the United States and answer the three economic questions all economies must address.</p> <p>4 – E1 .0 .2 Describe characteristics of a market economy.</p> <p>4 – E1 .0 .3 Describe how positive and negative incentives influence behavior in a market economy.</p> <p>4 – E1 .0 .4 Explain how price affects decisions about purchasing goods and services (substitute goods).</p> <p>4 – E1 .0 .5 Explain how specialization and division of labor increase productivity.</p> <p>4 – E1 .0 .6 Explain how competition among buyers results in higher prices and competition among sellers results in lower prices.</p> <p>4 – E1.0.7 Demonstrate the circular flow model by engaging in a market simulation, which</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills. Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>CRP6. Demonstrate creativity and innovation.</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>CRP9. Model integrity, ethical</p>	<p>4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	<p>NBT.4.2 NBT.4.3 NBT.4.4 NBT.4.5</p> <p>NBT.5.5 NBT.5.7</p> <p>Mathematical Practices 1-7</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
	<p>includes households and businesses and depicts the interactions among them</p> <p>4 – E1 .0 .8 List goods and services governments provide in a market economy and explain how these goods and services are funded.</p> <p>P4.2 Citizen Involvement Act constructively to further the public good.</p> <p>4 – P4 .2 .1 Develop and implement an action plan and know how, when, and where to address or inform others about a state or national issue.</p> <p>4 – P4 .2 .2 Participate in projects to help or inform others.</p>	<p>leadership and effective management.</p> <p>CRP11. Use technology to enhance productivity.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>		
<p><b>Unit 5: Activity: Bringing It Home</b></p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> <li>Describe how citizens use financial institutions.</li> <li>Describe how citizens work within a quality business.</li> <li>Explain circular flow.</li> </ul>	D2.Eco.13.3-5	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	CCSS: LA 4/5 SL 1.d	NA
<p>Unit 5: (Optional) <b>Application 1: Rank Your Business Performance</b></p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	C3: D2.Civ.2.3-5	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>Are skilled at interacting with other</p> <p>Active listeners who speak with clarity and purpose</p>	CCSS: LA 4/5 SL 4	NA

# JA BizTown

Unit Description and Learning Objectives	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	Math
<p><b>Unit 5: (Optional) Application 2: Biz Quiz</b></p> <p>Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience.</p> <ul style="list-style-type: none"> <li>• Explain circular flow.</li> <li>• Describe how citizens use financial institutions.</li> <li>• Describe how citizens work within a quality business.</li> </ul>	<p>C3: D2.Civ.2.3-5 C3: D2.Civ.4.3-5 C3: D2.Civ.6.3-5</p> <p>4 – E1.0.2 Describe some characteristics of a market economy (e.g., private property rights, voluntary exchange, competition, consumer sovereignty, incentives, specialization).</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> <p>Make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation</p>	<p>CCSS: LA 4/5 SL 4</p>	<p><b>Math Practices 1-3</b></p>
<p><b>Unit 5: (Optional) Extension: Business Letter</b></p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> <li>• Evaluate team performance at JA BizTown.</li> <li>• Describe how citizens work within a quality business.</li> </ul>	<p>NA</p>	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p>CCSS: LA 4/5 SL 4</p>	<p>NA</p>



# JA BizTown Adventures

Session Details	Social Studies	Career Ready Practices	Common Core ELA	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>PF1 Earning Income Conduct research regarding potential income</p> <p>4 – E1.0.2 Describe some characteristics of a market economy (e.g., private property rights, voluntary exchange, competition, consumer sovereignty, incentives, specialization).</p>	<p>CRP2. Apply appropriate academic and technical skills. Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them. Recognize problems in the workplace, understand the nature of the problem and devise effective plans to solve the problem</p> <p>Are aware of problems as they occur and quickly take action to address the problem</p> <p>CRP11. Use technology to enhance productivity.</p>	<p><b>Grade 4</b> RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b> RI.5.1-5 RI.5.7,10 W.5.2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</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>PF1 Earning Income Conduct research regarding potential income</p> <p>4 – E1.0.2 Describe some characteristics of a market economy (e.g., private property rights, voluntary exchange, competition, consumer sovereignty, incentives, specialization).</p>	<p>CRP2. Apply appropriate academic and technical skills. Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them. Recognize problems in the workplace, understand the nature of the problem and devise effective plans to solve the problem</p> <p>Are aware of problems as they occur and quickly take action to address the problem</p> <p>CRP11. Use technology to enhance productivity.</p>	<p><b>Grade 4</b> RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b> RI.5.1-5 RI.5.7,10 W.5.2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

# JA BizTown Adventures

Session Details	Social Studies	Career Ready Practices	Common Core ELA	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>PF1 Earning Income</p> <p>Conduct research regarding potential income.</p> <p>4 – E1.0.2 Describe some characteristics of a market economy (e.g., private property rights, voluntary exchange, competition, consumer sovereignty, incentives, specialization).</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>Recognize problems in the workplace, understand the nature of the problem and devise effective plans to solve the problem</p> <p>Are aware of problems as they occur and quickly take action to address the problem</p> <p>CRP11. Use technology to enhance productivity.</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</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>PF1 Earning Income</p> <p>Conduct research regarding potential income.</p> <p>4 – E1.0.2 Describe some characteristics of a market economy (e.g., private property rights, voluntary exchange, competition, consumer sovereignty, incentives, specialization).</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP7. Employ valid and reliable research strategies.</p> <p>Discern which information to use to make decisions, change practices or inform strategies</p> <p>CRP11. Use technology to enhance productivity.</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5 RI.5.7,10 W.5.2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

# JA BizTown Adventures

Session Details	Social Studies	Career Ready Practices	Common Core ELA	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>PF1 Earning Income</p> <p>Conduct research regarding potential income</p> <p>PF2 Buying Goods and Services</p> <p>Describe the factors that consumers may consider when purchasing a good or service, including the costs, benefits, and the role of government in obtaining the information.</p> <p>PF3 Budgeting and Saving</p> <p>Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP11. Use technology to enhance productivity</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

# JA BizTown Adventures

Session Details	Social Studies	Career Ready Practices	Common Core ELA	Common Core Math
<p><b>Improving the JA BizTown Community Adventure</b></p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Make decisions based on their understanding of personal freedoms</li> <li>▪ Determine appropriate allocation of tax funds</li> <li>▪ Create policy based on public safety</li> <li>▪ Base voting decisions on candidate policies and promises.</li> </ul>	<p>P4.2 Assess options for individuals and groups to plan and conduct activities intended to advance views on matters of public policy.</p> <p>P4.3 Explain different strategies students and others could take to address problems and predict possible results.</p> <p>4 – C5.0.2 Explain rights of citizenship, why rights have limits, and the relationships between rights and responsibilities.</p> <p>4 – C5.0.3 Describe ways in which people can work together to promote the values and principles of American democracy.</p> <p>4 – E1.0.2 Describe some characteristics of a market economy (e.g., private property rights, voluntary exchange, competition, consumer sovereignty, incentives, specialization).</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>Consider near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, family, community and workplace</p>	<p><b>Grade 4</b> RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b> RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

# JA Finance Park

Unit Description	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	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>PF1 Earning Income</p> <p>Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p> <p>PF7 Paying Taxes Identify and evaluate taxes a person is likely to pay, including federal, state, and local taxes, tax benefits and drawbacks, impacts on take-home pay, types of IRS tax forms, and how these can affect their taxes</p>	<p>CRP3. Attend to personal health and financial well-being</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p>	<p><b>Grade 6</b></p> <p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b></p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<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>PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p> <p>PF5 Financial Investing Analyze the risks, expected rate of return, tax benefits, the impact of inflation, the role of government agencies, and the importance of diversification when investing in financial assets.</p> <p>PF6 Protecting and Insuring Assess the financial risk of lost income, assets, health, or identity, and determine if a person should accept the risk exposure, reduce risk, or transfer the risk to others by paying a fee now to avoid the possibility of a larger loss later.</p>	<p>CRP3. Attend to personal health and financial well-being</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual method</p>	<p><b>Grade 6</b></p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b></p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

# JA Finance Park

Unit Description	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	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>PF4 Using Credit</p> <p>Evaluate the benefits, costs, and potential impacts of using credit to purchase goods and services.</p>	<p>CRP3. Attend to personal health and financial well-being</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual method</p>	<p><b>Grade 6</b></p> <p>SL.6.1 SL.6.2</p> <p><b>Grades 9-10</b></p> <p>L.9-10.1 L.9-10.4</p> <p><b>Grades 11-12</b></p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b></p> <p>RP.7.R2.b NS.7.3 SP.7.5</p> <p><b>Grade 8</b></p> <p>G.8 SP.8.2</p>
<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>PF3 Budgeting and Saving</p> <p>Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p>	<p><b>Grade 6</b></p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b></p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

# JA Finance Park

Unit Description	Social Studies and Personal Finance Standards	Career Ready Practices	English Language Arts	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>PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p> <p>PF5 Financial Investing Analyze the risks, expected rate of return, tax benefits, the impact of inflation, the role of government agencies, and the importance of diversification when investing in financial assets.</p> <p>E1 THE MARKET ECONOMY E1.1 Individual, Business, and Government Choices Describe how individuals, businesses, and government make economic decisions when confronting scarcity in the market economy.</p> <p>6 – E1 .1 .1 Explain how incentives in different economic systems can change the decision-making process.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>CRP7. Employ valid and reliable research strategies</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>CRP11. Use technology to enhance productivity.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>	<p><b>Grade 6</b> RI.6.1 W.6.1 W.6.4 W.6.9</p> <p><b>Grade 7</b> RI.7.1 W.7.1 W.7.4 W.7.9</p> <p><b>Grade 8</b> RI.8.1 W.8.1 W.8.4 W.8.9</p> <p><b>Grades 9-10</b> RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> RP.7.R2.b NS.7.2 NS.7.3</p>



# JA Finance Park PBL

Unit Description	Social Studies Standards	Career Ready Practices	Common 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>PF1 Earning Income</p> <p>Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p> <p>PF7 Paying Taxes Identify and evaluate taxes a person is likely to pay, including federal, state, and local taxes, tax benefits and drawbacks, impacts on take-home pay, types of IRS tax forms, and how these can affect their taxes</p> <p>E1 THE MARKET ECONOMY</p> <p>1 .2 .1 Institutions – Describe the roles of various economic institutions and purposes they serve in a market economy.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p><b>Grades 9-10</b></p> <p>RI .9–10.4</p> <p>W. 9-10. 1,4</p> <p>SL. 9-10. 1</p> <p>L.9-10. 1,4</p> <p><b>Grades 11-12</b></p> <p>RI 11/12.4</p> <p>W.11/12. 1,4</p> <p>SL.11/12. 1</p> <p>L.11/12. 1,4</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Career Ready Practices	Common 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>PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p> <p>PF5 Financial Investing Analyze the risks, expected rate of return, tax benefits, the impact of inflation, the role of government agencies, and the importance of diversification when investing in financial assets.</p> <p>PF6 Protecting and Insuring Assess the financial risk of lost income, assets, health, or identity, and determine if a person should accept the risk exposure, reduce risk, or transfer the risk to others by paying a fee now to avoid the possibility of a larger loss later.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p><b>Grades 9-10</b> RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p><b>Grades 11-12</b> RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</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>PF4 Using Credit</p> <p>Evaluate the benefits, costs, and potential impacts of using credit to purchase goods and services.</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p>	<p><b>Grades 9-10</b> SL. 9-10.1,4 L.9-10. 1,4</p> <p><b>Grades 11-12</b> SL11-12.1,4 L.11-12.1,4</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Career Ready Practices	Common 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>PF3 Budgeting and Saving</p> <p>Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p> <p>E1 THE MARKET ECONOMY E1.1 Individual, Business, and Government Choices</p> <p>Describe how individuals, businesses, and government make economic decisions when confronting scarcity in the market economy.</p> <p>6 – E1 .1 .1 Explain how incentives in different economic systems can change the decision-making process.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>Understand the interrelated nature of their actions and regularly make decisions that positively impact others</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them</p>	<p><b>Grades 9-10</b></p> <p>RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p><b>Grades 11-12</b></p> <p>RI .11-12.1 SL11-12.1 L.11-12.1,4</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Career Ready Practices	Common 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>PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p> <p>PF5 Financial Investing Analyze the risks, expected rate of return, tax benefits, the impact of inflation, the role of government agencies, and the importance of diversification when investing in financial assets.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>CRP7. Employ valid and reliable research strategies</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>CRP11. Use technology to enhance productivity.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>	<p><b>Grades 9-10</b></p> <p>RI .9–10.1,4,8</p> <p>W. 9-10. 1</p> <p>W. 9-10.4-9</p> <p>SL. 9-10. 1</p> <p>SL.9-10.4-6</p> <p>L.9-10. 1-6</p> <p><b>Grades 11-12</b></p> <p>RI .11-12.1,4,8</p> <p>W.11-12.1</p> <p>W. 11-12.4-9</p> <p>SL.11-12. 1</p> <p>SL.11-12.4-6</p> <p>L.11-12. 1-6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career Ready Practices	English Language Arts
<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>PF1 Earning Income Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p>	<p>CRP7. Employ valid and reliable research strategies.</p> <p>Discern which information to use to make decisions, change practices or inform strategies</p> <p>Use a reliable research process to search for new information</p> <p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Take personal ownership of their education and career goals and regularly act on the plan to attain these goals</p> <p>Understand their own career interests, preferences, goals and requirements</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</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>Objectives:</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>PF1 Earning Income Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p> <p>PF7 Paying Taxes Identify and evaluate taxes a person is likely to pay, including federal, state, and local taxes, tax benefits and drawbacks, impacts on take-home pay, types of IRS tax forms, and how these can affect their taxes</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p>	<p><b>Grades 9-10</b></p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.SL.1</p> <p><b>Grades 11-12</b></p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.SL.1</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career Ready Practices	English Language Arts
<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>PF1 Earning Income Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p>	<p>CRP7. Employ valid and reliable research strategies.</p> <p>Discern which information to use to make decisions, change practices or inform strategies</p> <p>Use a reliable research process to search for new information</p> <p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Take personal ownership of their education and career goals and regularly act on the plan to attain these goals</p> <p>Understand their own career interests, preferences, goals and requirements</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p> <p>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction</p>	<p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career Ready Practices	English Language Arts
<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><b>4.1 Decision Making</b></p> <p>Individually and collaboratively, students will engage in planned inquiries to describe and demonstrate how the economic forces of scarcity and opportunity costs impact individual and household choices.</p>	<p>CRP4. Communicate clearly and effectively and with reason.</p> <p>Communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods</p> <p>Communicate in the workplace with clarity and purpose to maximize time</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>Understand the interrelated nature of their actions and regularly make decisions that positively impact others</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p>
<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>PF3 Budgeting and Saving</p> <p>Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p> <p>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>



# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career Ready Practices	English Language Arts
<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>PF6 Protecting and Insuring</p> <p>Assess the financial risk of lost income, assets, health, or identity, and determine if a person should accept the risk exposure, reduce risk, or transfer the risk to others by paying a fee now to avoid the possibility of a larger loss later.</p>	<p>CRP12. Work productively in teams while using cultural global competence.</p> <p>Positively contributes to every team, whether formal or informal</p> <p>Apply an awareness of cultural differences to avoid barriers to productive and positive interaction</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>
<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>PF5 Financial Investing Analyze the risks, expected rate of return, tax benefits, the impact of inflation, the role of government agencies, and the importance of diversification when investing in financial assets.</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p> <p>Make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Career Ready Practices	English Language Arts
<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>PF1 Earning Income Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.</p> <p>PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>CRP7. Employ valid and reliable research strategies</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>CRP11. Use technology to enhance productivity.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Ready Practices
<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>Economics 1.1.2 Entrepreneurship – analyze the risks and rewards of entrepreneurship and associate the functions of entrepreneurs with alleviating problems associated with [scarcity]</p>	<p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Understand their own career interests, preferences, goals and requirements</p> <p>Understand that entrepreneurship is a career path</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>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Recognize that nearly all career paths require ongoing education and experience</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>Process and Skills P1.5 Construct and present an argument supported with evidence.</p>	<p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>Consistently act in ways that align to personal and community-held ideas while employing strategies to positively influence others in the workplace</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Ready Practices
<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>Economics 4.1.5 Financial Investing – Analyze the risks, expected rate of return, tax benefits, impact of inflation, role of government agencies, and importance of diversification when investing in financial assets.</p> <p>PF7 Paying Taxes</p> <p>Identify and calculate taxes a person is likely to pay, including federal, state, and local taxes, tax benefits and drawbacks, impacts on take-home pay, types of IRS tax forms, and how these can affect their taxes.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</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>Process and Skills P2.3 Know how to find, organize, evaluate, and interpret information from a variety of credible sources.</p> <p>PF 4.4.1 Free Application for Federal Student Aid (FAFSA), Student Loans, Scholarships, Work Study and Grants</p>	<p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Take personal ownership of their education and career goals and regularly act on the plan to attain these goals</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>Economics 4.1.1 Earning Income – conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income</p>	<p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Take personal ownership of their education and career goals and regularly act on the plan to attain these goals</p> <p>Have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue them</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Ready Practices
<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>Process and Skills P2.3 Know how to find, organize, evaluate, and interpret information from a variety of credible sources.</p>	<p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Recognize that nearly all career paths require ongoing education and experience</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>Economics 4.1.1 Earning Income – conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income</p>	<p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Take personal ownership of their education and career goals and regularly act on the plan to attain these goals</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>Economics 4.1.1 Earning Income – conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, <b>benefits and costs of obtaining the necessary education or technical skills</b>, taxes a person is likely to pay, and other possible sources of income</p>	<p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>Take personal ownership of their education and career goals and regularly act on the plan to attain these goals</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Ready Practices
<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>Economics 4.1.4 Using Credit – Evaluate the benefits, costs, and potential impacts of using credit to purchase goods and services.</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</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>Process and Skills P1.2 Analyze point of view, context, and bias to interpret primary and secondary source documents.</p> <p>P2.3 Know how to find, organize, evaluate, and interpret information from a variety of credible sources</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</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>Economics 4.1.4 Using Credit – Evaluate the benefits, costs, and potential impacts of using credit to purchase goods and services.</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p>
<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>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Are reliable and consistent in going forward beyond the minimum expectation and in participating in activities that serve the greater good</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Ready Practices
<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>Process and Skills P2.3 Know how to find, organize, evaluate, and interpret information from a variety of credible sources.</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</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>PF7 Paying Taxes- Identify and evaluate taxes a person is likely to pay, including federal, state, and local taxes, tax benefits and drawbacks, impacts on take-home pay, types of IRS tax forms, and how these can affect their taxes</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>Understand the obligations and responsibilities of being a member of a community</p> <p>Demonstrate responsibility and understanding through interactions with others</p>
<p><b>Theme Four: Planning and Money Management</b></p>			
<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>Economics 4.1.4 Using Credit – evaluate the benefits, costs, and potential impacts of using credit to purchase goods and services.</p>	<p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>Are aware of and utilize new technologies, understandings, procedures, materials and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization</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>PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p>



# JA Finance Park Advanced Extension Activities

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<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>Process and Skills P1.1 Use appropriate strategies to read and analyze social science tables, graphs, graphics, maps and texts.</p> <p>PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Take regular action to contribute to their personal financial well-being,</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p>
<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>	<p>PF6 Protecting and Insuring Assess the financial risk of lost income, assets, health, or identity, and determine if a person should accept the risk exposure, reduce risk, or transfer the risk to others by paying a fee now to avoid the possibility of a larger loss later.</p>	<p>CRP11. Use technology to enhance productivity.</p> <p>Find and maximize productive value of existing and new technology to accomplish workplace tasks and solve workplace problems</p>
<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>	<p>Economics 4.1.4 Using Credit – Evaluate the benefits, costs, and potential impacts of using credit to purchase goods and services.</p>	<p>CRP11. Use technology to enhance productivity.</p> <p>Find and maximize productive value of existing and new technology to accomplish workplace tasks and solve workplace problems</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>	<p>Process and Skills P1.1 Use appropriate strategies to read and analyze social science tables, graphs, graphics, maps and texts.</p> <p>PF5 Financial Investing Analyze the risks, expected rate of return, tax benefits, the impact of inflation, the role of government agencies, and the importance of diversification when investing in financial assets</p>	<p>CRP2. Apply appropriate academic and technical skills.</p> <p>Use the knowledge and skills acquired through experience and education to be more productive</p> <p>Make connections between abstract concepts with real-world applications</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career Ready Practices
<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>Economics 4.1.6 Protecting and Insuring – Assess the financial risk of lost income, assets, health, or identity, and determine if a person should accept the risk exposure, reduce risk, or transfer the risk to others by paying a fee now to avoid loss.</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>Understand that personal financial security provides the peace of mind required to contribute more fully to their own career success</p>