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**A Correlation between  
Common Core State Standards,  
Florida Teaching Standards,  
and  
Junior Achievement Capstone Programs**

Updated August 2018  
Florida Social Studies Standards  
Common Core Standards included  
Junior Achievement USA®  
One Education Way  
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## Overview

The following correlation demonstrates the knowledge and skills that students are introduced to in Junior Achievement Capstone Programs. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards.

*JA BizTown* helps to prepare students for a lifetime of learning and academic achievement through daily lessons, hands-on activities, and active participation in a simulated community designed to support different learning styles. *JA BizTown* students develop a strong understanding of the relationship between what they learn in school and successful participation in the economy.

*JA BizTown* encompasses important elements of work readiness, entrepreneurship, and financial literacy, and provides students with a solid foundation of business, economics, and free enterprise education. The program content augments students' core curriculum in social studies, English Language Arts, and mathematics. Throughout the program, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise. *JA BizTown* is correlated in this document to the Florida Social Studies standards for the elementary grades (4, 5, and 6.)

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

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

# JA BizTown

JA BizTown Unit	Florida Standards for Social Studies	Florida English Language Arts Standards	Florida Math Standards
<p><b>Unit 1: Financial Literacy</b></p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful at <i>JA BizTown</i> and in life. In a society in which money transactions are increasingly instantaneous, it is critical that students understand the basics of deposits, checks, and withdrawals, and then build on that knowledge to understand electronic banking and bank cards.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Extrapolate services offered by financial institutions.</li> <li>▪ Complete a bank account application.</li> <li>▪ Demonstrate an ability to endorse a paycheck.</li> <li>▪ Complete a deposit ticket.</li> <li>▪ Maintain a check register correctly.</li> <li>▪ Describe the consequences of insufficient funds.</li> <li>▪ Write and sign checks.</li> <li>▪ State the benefit of an interest-earning savings account.</li> <li>▪ Explain how money in a savings account grows.</li> <li>▪ Explore the differences between checks, debit cards, and credit cards.</li> <li>▪ Explain how money changes hands when a debit card is used.</li> <li>▪ Demonstrate use of a check register to record a debit purchase.</li> </ul>	<p><b>Grade 4</b></p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> <p>SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.</p> <p>SS.4.FL.3.3 Identify ways that people can choose to save money in many places.</p> <p>SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.</p> <p>SS.4.FL.4.1 Discuss that interest is the price the borrower pays for using someone else's money.</p> <p>SS.4.FL.4.2 Identify instances when people use credit, that they receive something of value now and agree to repay the lender over time, or at some date in the future, with interest.</p> <p>SS.4.FL.5.1 Explain that after people have saved some of their income, they must decide how to invest their savings so that it can grow over time.</p>	<p><b>Grade 4</b></p> <p>LAFS.4.RI.1.1,2 LAFS.4.RI.2.4,5 LAFS.4.RI.3.7 LAFS.4.W.4 LAFS.4.SL.1.1-3 LAFS.4.SL.2.4 LAFS.4.L.1.1-2 LAFS.4.L.3.4,6</p> <p><b>Grade 5</b></p> <p>LAFS.5.RI.1.1-3 LAFS.5.RI.2.4,7 LAFS.5.RI.3.7 LAFS.5.W.2.4 LAFS.5.SL.1.1-3 LAFS.5.SL.2.4,6 LAFS.5.L.1.1-3 LAFS.5.L.2.4,6</p> <p><b>Grade 6</b></p> <p>LAFS.6.RI.1.2 LAFS.6.RI.2.4,7 LAFS.6.W.2.4 LAFS.6.SL.1.1-2 LAFS.6.L.1.1-3 LAFS.6.L.2.4,6</p>	<p><b>Grade 4</b></p> <p>MAFS.4.NBT.1.2 MAFS.4.NBT.1.3 MAFS.4.NBT.2.4</p> <p><b>Grade 5</b></p> <p>MAFS.5.OA.1.1<sup>ELO</sup> MAFS.5.NBT.2.5 MAFS.5.NBT.2.7</p> <p><b>Grade 6</b></p> <p>MAFS.6.NS.2.2 MAFS.6.NS.2.3 MAFS.6.EE.1.2<sup>ELO</sup></p>

\*ELO\_Extended Learning Opportunity. Indicates standard is best supported by an optional activity.

# JA BizTown

JA BizTown Unit	Florida Standards for Social Studies	Florida ELA	Florida Math Standards
<p><b>Unit 2: Community and Economy</b></p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define various vocabulary terms.</li> <li>▪ Explain how good citizens have a sense of responsibility to others and to their community.</li> <li>▪ Identify goods, services, and resources (human, natural, and capital).</li> <li>▪ Demonstrate the circular flow of an economy.</li> <li>▪ Discover the function of businesses in producing goods and services.</li> <li>▪ Define scarcity and learn more about free enterprise.</li> <li>▪ Identify the three basic economic questions (what, how, and for whom to produce).</li> <li>▪ Understand why people pay taxes.</li> <li>▪ Define gross pay and net pay.</li> <li>▪ Calculate tax by multiplying with decimals.</li> <li>▪ Differentiate between public goods and services and private goods and services.</li> <li>▪ Give examples of philanthropy.</li> </ul>	<p><b>Grade 4</b></p> <p>SS.4.C.2.2 Identify ways citizens work together to influence government and help solve community and state problems.</p> <p>SS.4.C.2.3 Explain the importance of public service, voting, and volunteerism.</p> <p>SS.4.FL.1.8 Income earned from working and most other sources of income are taxed.</p> <p>Describe ways that the revenue from these taxes is used to pay for government provided goods and services.</p> <p>SS.4.FL.2.4<sup>ELO</sup> Discuss that whenever people buy something, they incur an opportunity cost. Opportunity cost is the value of the next best alternative that is given up when a person makes a choice.</p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> <p>SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.</p> <p><b>Grade 5</b></p> <p>SS.5.E.1.2 Describe a market economy, [and give examples of how the colonial and early American economy exhibited these characteristics.]</p> <p>SS.5.C.2.5 Identify ways good citizens go beyond basic civic and political responsibilities to improve government and society.</p> <p><b>Grade 6</b></p> <p>SS.6.E.1.3 Describe the following economic concepts [as they relate to early civilization]: scarcity, opportunity cost, supply and demand, barter, trade, productive resources (land, labor, capital, entrepreneurship).</p>	<p><b>Grade 4</b></p> <p>LAFS.4.RI.1.1-2<sup>ELO</sup>  LAFS.RI.2.3,4,5,7  LAFS.4.W.4,8  LAFS.4.SL.1.1-3  LAFS.4.L.1.1-2  LAFS.4.L.3.4,6</p> <p><b>Grade 5</b></p> <p>LAFS.5.RI.1.1-2<sup>ELO</sup>  LAFS.5.RI.2.4,7  LAFS.5.W.2.4  LAFS.5.W.3.8  LAFS.5.SL.1.1-3  LAFS.5.L.1.1-3  LAFS.5.L.2.4,6</p> <p><b>Grade 6</b></p> <p>LAFS.6.RI.1.1,2<sup>ELO</sup>  LAFS.6.RI.3.7  LAFS.6.SL.1.1-2  LAFS.6.L.1.1-3  LAFS.6.L.2.4,6</p>	<p><b>Grade 4</b></p> <p>MAFS.4.NBT.1.2  MAFS.4.NBT.1.3  MAFS.4.NBT.2.4</p> <p><b>Grade 5</b></p> <p>MAFS.5.NBT.2.5  MAFS.5.NBT.2.7</p>

# JA BizTown

JA BizTown Unit	Florida Standards for Social Studies	Florida ELA	Florida Math Standards
<p><b>Unit 3: Work Readiness</b></p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize their interests and skills.</li> <li>▪ Explain the relevance of interests and skills in career exploration and planning.</li> <li>▪ Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> <li>▪ Categorize STEM careers into different types.</li> <li>▪ Demonstrate appropriate workplace behaviors.</li> <li>▪ Define resume, job interview, and applicant.</li> <li>▪ Complete a job application.</li> <li>▪ Model appropriate business greetings.</li> <li>▪ Demonstrate proper interview skills.</li> </ul>	<p><b>Grade 4</b></p> <p>SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.</p> <p>SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.</p> <p>SS.4.FL.1.3 Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid.</p> <p>SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs.</p> <p>SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.</p> <p><b>Grade 5</b></p> <p>SS.5.C.2.4 Evaluate the importance of civic responsibilities in American democracy.</p>	<p><b>Grade 4</b></p> <p>LAFS.4.RI.1.1-3 LAFS.4.RI.2.4,5 LAFS.4.RI.3.7 LAFS.4.W.1.2<sup>ELO</sup> LAFS.4.W.4 LAFS.4.SL.1.1-3 LAFS.4.SL.2.4 LAFS.4.L.1.1-2<sup>ELO</sup> LAFS.4.L.3.4,6</p> <p><b>Grade 5</b></p> <p>LAFS.5.RI.1.1-3 LAFS.5.RI.2.4 LAFS.5.W.1.2<sup>ELO</sup> LAFS.5.W.3.8 LAFS.5.SL.1.1-3 LAFS.5.L.1.1-3 LAFS.5.L.2.4</p> <p><b>Grade 6</b></p> <p>LAFS.6.RI.1.1-2 LAFS.6.RI.2.4,5,7 LAFS.6.W.1.2<sup>ELO</sup> LAFS.6.W.2.4 LAFS.6.SL.1.1-2 LAFS.6.SL.5.2.4<sup>ELO</sup> LAFS.6.L.1.1-3 LAFS.6.L.2.4,6</p>	<p><b>Grade 4</b></p> <p>MAFS.4.NBT.1.2 MAFS.4.MD.2.4<sup>ELO</sup></p> <p><b>Grade 5</b></p> <p>MAFS.5.NBT.2.5 MAFS.5.NBT.2.7 MAFS.5.MD.2<sup>ELO</sup></p>

# JA BizTown

JA BizTown Unit	Florida Standards for Social Studies	Florida ELA	Florida Math Standards
<p><b>Unit 4: Business Management</b></p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p><b>Objectives:</b></p> <p>The 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 teamwork to create a paragraph that describes a business.</li> <li>▪ Define selling price, revenue, and inventory.</li> <li>▪ Describe factors that affect selling price.</li> <li>▪ Explain the relationship between revenue, costs, and profit.</li> <li>▪ Define advertising.</li> <li>▪ Describe characteristics of effective advertising.</li> <li>▪ Acknowledge how effective teamwork and cooperation enhance business teams.</li> <li>▪ Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit.</li> </ul>	<p><b>Grade 4</b></p> <p>SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.</p> <p>SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs.</p> <p>SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.</p> <p>SS.4.FL.2.6 Predict how people’s spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure.</p>	<p><b>Grade 4</b></p> <p>LAFS.4.RI.1.2 LAFS.4.RI.2.4,5 LAFS.4.RI.3.7 LAFS.4.W.1-2<sup>ELO</sup> LAFS.4.W.4 LAFS.4.SL.1.1-3 LAFS.4.L.1.1-2<sup>ELO</sup> LAFS.4.L.2.4,6</p> <p><b>Grade 5</b></p> <p>LAFS.5.RI.1.2 LAFS.5.RI.2.4,5 LAFS.5.W.1.2 LAFS.5.W.2.4 LAFS.5.SL.1.1-3 LAFS.5.L.1.1-3 LAFS.5.L.2.4,6</p> <p><b>Grade 6</b></p> <p>LAFS.6.RI.1.2 LAFS.6.RI.2.4 LAFS.6.W.1.1-2 LAFS.6.SL.1.1-3 LAFS.6.L.1.1-3 LAFS.6.L.2.4,6</p>	<p><b>Grade 4</b></p> <p>MAFS.4.NBT.1.2 MAFS.4.NBT.2.5</p> <p><b>Grade 5</b></p> <p>MAFS.5.NBT.2.5 MAFS.5.NBT.2.7</p> <p><b>Grade 6</b></p> <p>MAFS.6.NS.2.2 MAFS.6.NS.2.3</p>

# JA BizTown

JA BizTown Unit	Florida Standards for Social Studies	Florida ELA	Florida Math Standards
<p><b>Unit 5: Visit and Debrief</b></p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Function in their job capacity at <i>JA BizTown</i>.</li> <li>▪ Manage their personal finances and time.</li> <li>▪ Carry out responsibilities of citizenship, such as voting and obeying laws.</li> <li>▪ Evaluate team performance at <i>JA BizTown</i>.</li> <li>▪ Explain the circular flow of economic activity.</li> <li>▪ Describe how citizens use financial institutions.</li> <li>▪ Describe how citizens work within a quality business.</li> </ul>	<p><b>Grade 4</b></p> <p>SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.</p> <p>SS.4.FL.1.7 Identify ways in which starting a business is risky for entrepreneurs.</p> <p>SS.4.FL.2.6 Predict how people’s spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure.</p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> <p>SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.</p> <p>SS.4.FL.3.3 Identify ways that people can choose to save money in many places</p> <p>SS.4.FL.3.4 Identify savings goals people set as incentives to save. One savings goal might be to buy goods and services in the future.</p> <p>SS.4.FL.3.5 Explain that when people deposit money into a financial institution, the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.</p> <p>SS.4.FL.4.1 Discuss that interest is the price the borrower pays for using someone else’s money.</p> <p>SS.4.FL.4.2 Identify instances when people use credit, that they receive something of value now and agree to repay the lender over time, or at some date in the future, with interest.</p> <p><b>Grade 5</b></p> <p>SS.5.E.1.2 Describe a market economy...</p> <p>SS.5.C.2.4 Evaluate the importance of civic responsibilities in American democracy.</p> <p>SS.5.C.2.5 Identify ways good citizens go beyond basic civic and political responsibilities to improve government and society.</p> <p><b>Grade 6</b></p> <p>SS.6.E.1.3 Describe the following economic concepts [as they relate to early civilization]: scarcity, opportunity cost, supply and demand, barter, trade, productive resources (land, labor, capital, entrepreneurship)</p>	<p><b>Grade 4</b></p> <p>LAFS.4.RI.1.2 LAFS.4.RI.2.4,5 LAFS.4.RI.3.7 LAFS.4.W.1.1 LAFS.4.W.2.4 LAFS.4.W.3.8 LAFS.4.SL.1.1-3 LAFS.4.SL.2.4 LAFS.4.L.1.1-2 LAFS.4.L.2.4,6</p> <p><b>Grade 5</b></p> <p>LAFS.5.RI.1.2 LAFS.5.RI.2.4,5,7 LAFS.5.W.1.2 LAFS.5.W.2.4 LAFS.5.W.3.8 LAFS.5.SL.1.1-3 LAFS.5.SL.5.2.4 LAFS.5.L.1.1-3 LAFS.5.L.2.4,6</p> <p><b>Grade 6</b></p> <p>LAFS.6.RI.1.2 LAFS.6.RI.2.4,5,7 LAFS.6.W.1.1 LAFS.6.W.2.4,5 LAFS.6.W.3.8 LAFS.6.SL.1.1-3 LAFS.6.SL.2.4 LAFS.6.L.1.1-3 LAFS.6.L.2.4,6</p>	<p><b>Grade 4</b></p> <p>MAFS.4.NBT.1.2 MAFS.4.NBT.1.3 MAFS.4.NBT.2.4 MAFS.4.NBT.2.5</p> <p><b>Grade 5</b></p> <p>MAFS.5.NBT.2.5 MAFS.5.NBT.2.7</p> <p><b>Grade 6</b></p> <p>MAFS.6.NS.2.2 MAFS.6.NS.2.3</p>

# JA Finance Park

Unit Description	Florida Standards for Social Studies	Florida ELA	Florida Math Standards
<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 make an impact on their potential income and quality of life.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Rate their interests, abilities, and values.</li> <li>▪ Determine work preferences and match them to career choices.</li> <li>▪ Define taxes and explain their purpose and impact on income.</li> <li>▪ Figure net monthly income.</li> </ul>	<p><b>Grade 7</b></p> <p>SS.7.E.2.1 Explain how federal, state, and local taxes support the economy as a function of the United States government.</p> <p><b>Financial Literacy</b></p> <p>SS.8.FL.1.1 Explain that careers are based on working at jobs in the same occupation or profession for many years. Describe the different types of education and training required by various careers.</p> <p>SS.8.FL.1.2 Identify the many decisions people must make over a lifetime about their education, jobs, and careers that affect their incomes and job opportunities.</p> <p>SS.8.FL.1.3 Explain that getting more education and learning new job skills can increase a person's human capital and productivity.</p> <p>SS.8.FL.1.4 Examine the fact that people with less education and fewer job skills tend to earn lower incomes than people with more education and greater job skills.</p> <p>SS.8.FL.1.5 Examine the fact that investment in education and training generally has a positive rate of return in terms of the income that people earn over a lifetime, with some education or training having a higher rate of return than others.</p> <p>SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>SS.912.FL.1.6 Explain that taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals and that the major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes.</p>	<p><b>Grade 6</b></p> <p>LAFS.6.RI.1.1,2 LAFS.6.RI.2.4,7 LAFS.6.W.1.1 LAFS.6.W.2.4 LAFS.6.W.3.7 LAFS.6.SL.1.1,2 LAFS.6.SL.2.4 LAFS.6.L.1.1-3 LAFS.6.L.2.4</p> <p><b>Grade 7</b></p> <p>LAFS.7.RI.1.1,2 LAFS.7.W.1.1 LAFS.7.W.2.4 LAFS.7.W.3.7 LAFS.7.SL.1.1,2 LAFS.7.L.1.1-3 LAFS.7.L.2.4</p> <p><b>Grade 8</b></p> <p>LAFS.8.RI.1.1 LAFS.8.RI.2.4 LAFS.8.W.1.1 LAFS.8.W.2.4 LAFS.8.W.3.7 LAFS.8.SL.1.1-3 LAFS.8.SL.2.4 LAFS.8.L.1.1-3 LAFS.8.L.2.4</p>	<p><b>Grade 6</b></p> <p>MAFS.6.RP.1.3 MAFS.6.NS.2.2 MAFS.6.NS.2.3 MAFS.6.NS.3.5 MAFS.6.SP.1.1 MAFS.6.SP.1.2</p> <p><b>Grade 7</b></p> <p>MAFS.7.RP.1.2 MAFS.7.NS.1.2 MAFS.7.NS.1.3</p>



## JA Finance Park

Unit Description	Florida Standards for Social Studies	Florida ELA	Florida Math Standards
<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>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use.</li> <li>▪ Explain short- and long-term saving options.</li> <li>▪ Explain some of the advantages and disadvantages of various saving and investing options.</li> <li>▪ Assess personal risk and risk management.</li> </ul>	<p><b>Social Studies</b></p> <p>SS.7.E.1.4 Discuss the function of financial institutions in the development of a market economy.</p> <p>SS.7.E.2.2 Describe the banking system in the United States and its impact on the money supply.</p> <p><b>Financial Literacy</b></p> <p>SS.8.FL.1.7 Identify that interest, dividends, and capital appreciation (gains) are forms of income earned from financial investments.</p> <p>SS.8.FL.3.1 Explain that banks and other financial institutions loan funds received from depositors to borrowers and that part of the interest received from these loans is used to pay interest to depositors for the use of their money.</p> <p>SS.8.FL.3.2 Explain that, for the saver, an interest rate is the price a financial institution pays for using a saver’s money and is normally expressed as an annual percentage of the amount saved.</p> <p>SS.8.FL.3.3 Discuss that interest rates paid on savings and charged on loans, like all prices, are determined in a market.</p> <p>SS.8.FL.3.4 Explain that, when interest rates increase, people earn more on their savings and their savings grow more quickly.</p> <p>SS.8.FL.3.6 Identify the value of a person’s savings in the future as determined by the amount saved and the interest rate. Explain why the earlier people begin to save, the more savings they will be able to accumulate, all other things equal, as a result of the power of compound interest.</p> <p>SS.8.FL.3.7 Discuss the different reasons that people save money, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events. Discuss how people’s tastes and preferences influence their choice of how much to save and for what to save.</p> <p>SS.8.FL.5.5 Explain that the rate of return earned from investments will vary according to the amount of risk and, in general, a trade-off exists between the security of an investment and its expected rate of return.</p> <p>Analyze the fact that personal financial risk exists when unexpected events can damage health, income, property, wealth, or future opportunities.</p> <p>SS.8.FL.6.2 Identify insurance as a product that allows people to pay a fee (called a premium) now to transfer the costs of a potential loss to a third party.</p> <p>SS.8.FL.6.3 Describe how a person may self-insure by accepting a risk and saving money on a regular basis to cover a potential loss.</p>	<p><b>Grade 6</b></p> <p>LAFS.6.RI.1.1,2 LAFS.6.RI.3.7 LAFS.6.W.1.2 LAFS.6.W.2.4 LAFS.6.W.3.9 LAFS.6.SL.1.1,2 LAFS.6.SL.2.4 LAFS.6.L.1.1-3 LAFS.6.L.2.4</p> <p><b>Grade 7</b></p> <p>LAFS.7.RI.1.2 LAFS.7.RI.2.7 LAFS.7.W.2.4 LAFS.7.W.3.7,9 LAFS.7.SL.1.1-3 LAFS.7.SL.2.4 LAFS.7.L.1.1-3 LAFS.7.L.2.4</p> <p><b>Grade 8</b></p> <p>LAFS.8.RI.1.1-3 LAFS.8.RI.2.4 LAFS.8.W.1.2 LAFS.8.W.2.4 LAFS.8.SL.1.1-3 LAFS.8.SL.2.4 LAFS.8.L.1.1-3 LAFS.8.L.2.4</p>	<p><b>Grade 6</b></p> <p>MAFS.6.RP.1.3 MAFS.6.NS.2.2 MAFS.6.NS.2.3 MAFS.6.NS.3.5 MAFS.6.SP.1.1 MAFS.6.SP.1.2</p> <p><b>Grade 7</b></p> <p>MAFS.7.RP.1.2 MAFS.7.NS.1.2 MAFS.7.NS.1.3 MAFS.7.SP.3.5</p>

Unit Description	Florida Standards for Social Studies	Florida ELA	Florida Math Standards
<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.</p> <p><b>Objectives:</b></p> <p>The students will:</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>SS.912.FL.5.10 Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.</p> <p>SS.912.FL.6.1 Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.</p> <p>SS.912.FL.6.3 Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.</p> <p>SS.912.FL.6.6 Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.</p> <p>SS.912.FL.6.7 Compare the purposes of various types of insurance...</p>	<p><b>Grades 9-10</b> LAFS.910.RI.2.4 LAFS.910.W.1.1 LAFS.910.W.2.4 LAFS.910.W.3.9 LAFS.910.SL.1.1 LAFS.910.L.1.1 LAFS.910.L.3.4</p> <p><b>Grades 11-12</b> LAFS.1112.RI.2.4 LAFS.1112.W.1.1 LAFS.1112.W.2.4 LAFS.112.W.3.9 LAFS.1112.SL.1.1 LAFS.1112.L.1.1 LAFS.1112.L.3.4</p>	<p>NA</p>
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students examine the role that credit scores and credit reporting have on personal finances.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide.</li> <li>▪ Examine debit and credit cards and their use.</li> <li>▪ Explain the benefits and common pitfalls of credit cards.</li> <li>▪ Explain the benefits of debit cards.</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money.</li> </ul>	<p><b>Financial Literacy</b></p> <p>SS.8.FL.2.3 Describe the variety of payment methods people can use in order to buy goods and services.</p> <p>SS.8.FL.2.4 Examine choosing a payment method, by weighing the costs and benefits of the different payment options.</p> <p>SS.8.FL.4.1 Explain that people who apply for loans are told what the interest rate on the loan will be. An interest rate is the price of using someone else's money expressed as an annual percentage of the loan principal.</p> <p>SS.8.FL.4.2 Identify a credit card purchase as a loan from the financial institution that issued the card. Explain that credit card interest rates tend to be higher than rates for other loans. In addition, financial institutions may charge significant fees related to a credit card and its use.</p> <p>SS.8.FL.4.3 Examine the fact that borrowers who use credit cards for purchases and who do not pay the full balance when it is due pay much higher costs for their purchases because interest is charged monthly. Explain how a credit card user can avoid interest charges by paying the entire balance within the grace period specified by the financial institution.</p> <p>SS.912.FL.4.5 Explain that lenders make credit decisions based in part on consumer payment history.</p> <p>SS.912.FL.4.6 Discuss that lenders can pay to receive a borrower's credit score from a credit bureau and that a credit score is a number based on information in a credit report and assesses a person's credit risk.</p> <p>SS.912.FL.4.7 Describe that credit reports and scores may be requested and used by employers in hiring decisions, landlords in deciding whether to rent apartments, and insurance companies in charging premiums.</p> <p>SS.912.FL.4.8 Examine the fact that failure to repay a loan has significant consequences for borrowers ...</p>	<p><b>Grade 6</b> LAFS.6.RI.1.1,2 LAFS.6.RI.2.4 LAFS.6.RI.3.7 LAFS.6.W.1.2 LAFS.6.W.2.4 LAFS.6.SL.1.1-3 LAFS.6.SL.2.4 LAFS.6.L.1.1-3 LAFS.6.L.2.4</p> <p><b>Grade 7</b> LAFS.7.RI.1.1-3 LAFS.7.RI.2.4 LAFS.7.W.2.4 LAFS.7.W.3.9 LAFS.7.SL.1.1,2 LAFS.7.L.1.1-3 LAFS.7.L.2.4</p> <p><b>Grade 8</b> LAFS.8.RI.1.1-2 LAFS.8.RI.2.4 LAFS.8.W.1.2 LAFS.8.W.2.4 LAFS.8.W.3.9 LAFS.8.SL.1.1,2 LAFS.8.L.1.1-3 LAFS.8.L.2.4</p>	<p><b>Grade 6</b> MAFS.6.RP.1.3 MAFS.6.NS.2.2 MAFS.6.NS.2.3 MAFS.6.NS.3.5</p> <p><b>Grade 7</b> MAFS.7.RP.1.2 MAFS.7.NS.1.3</p>

# JA Finance Park

Unit Description	Florida Standards for Social Studies	Florida ELA	Florida Math Standards
<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>The students will:</p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants.</li> <li>▪ Compare teen and adult spending patterns.</li> <li>▪ Determine which categories belong in a budget.</li> <li>▪ Relate the need to save money to meet goals.</li> <li>▪ Prepare a budget using goals and income.</li> </ul>	<p><b>Financial Literacy</b></p> <p>SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.</p> <p>SS.8.FL.2.2 Analyze a source’s incentives in providing information about a good or service, and how a consumer can better assess the quality and usefulness of the information.</p> <p>SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.</p> <p>SS.8.FL.3.7 Discuss the different reasons that people save money, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events. Discuss how people’s tastes and preferences influence their choice of how much to save and for what to save.</p> <p>SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.</p> <p>SS.912.FL.3.1 Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.</p>	<p><b>Grade 6</b></p> <p>LAFS.6.RI.1.1-3 LAFS.6.RI.2.4 LAFS.6.SL.1.1-3 LAFS.6.SL.2.4 LAFS.6.L.1.1-3 LAFS.6.L.2.4</p> <p><b>Grade 7</b></p> <p>LAFS.7.RI.1.1-3 LAFS.7.RI.2.4 LAFS.7.SL.1.1,2 LAFS.7.SL.2.4 LAFS.7.L.1.1-3 LAFS.7.L.2.4</p> <p><b>Grade 8</b></p> <p>LAFS.8.RI.1.1-3 LAFS.8.RI.2.4 LAFS.8.SL.1.1,2 LAFS.8.SL.2.4 LAFS.8.L.1.1-3 LAFS.8.L.2.4</p>	<p><b>Grade 6</b></p> <p>MAFS.6.NS.2.2 MAFS.6.NS.2.3 MAFS.6.NS.3.5</p> <p><b>Grade 7</b></p> <p>MAFS.7.NS.1.2 MAFS.7.NS.1.3</p>

## JA Finance Park

Unit Description	Florida Standards for Social Studies	Florida ELA	Florida Math Standards
<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>The students will:</p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations.</li> <li>▪ Make saving and investment decisions.</li> <li>▪ Reflect on their simulation experience.</li> </ul>	<p><b>Financial Literacy</b></p> <p>SS.8.FL.2.1-5                      SS.8.FL.3.1-8                      SS.8.FL.4.1-4                      SS.8.FL.5.1-3</p> <p>SS.912.FL.2.1-6                      SS.912.FL.3.1                      SS.912.FL.5.1</p>	<p><b>Grade 6</b></p> <p>LAFS.6.RI.1.1,2                      LAFS.6.RI.2.4                      LAFS.6.RI.3.7                      LAFS.6.W.1.2                      LAFS.6.W.2.4                      LAFS.6.W.3.9                      LAFS.6.SL.1.1,2                      LAFS.6.SL.2.4                      LAFS.6.L.1.1-3                      LAFS.6.L.2.4</p> <p><b>Grade 7</b></p> <p>LAFS.7.RI.1.1-3                      LAFS.7.RI.2.4                      LAFS.7.W.1                      LAFS.7.W.2.4                      LAFS.7.W.3.9                      LAFS.7.SL.1.1-3                      LAFS.7.SL.2.4                      LAFS.7.L.1.1-3                      LAFS.7.L.2.4</p> <p><b>Grade 8</b></p> <p>LAFS.8.RI.1.1-3                      LAFS.8.RI.2.4                      LAFS.8.W.1.1,2                      LAFS.8.W.2.4                      LAFS.8.W.3.9                      LAFS.8.SL.1.1,3                      LAFS.8.SL.2.4                      LAFS.8.L.1.1-3                      LAFS.8.L.2.4</p>	<p><b>Grade 6</b></p> <p>MAFS.6.RP.1.3                      MAFS.6.NS.2.2                      MAFS.6.NS.2.3                      MAFS.6.NS.3.5                      MAFS.6.SP.1.1                      MAFS.6.SP.1.2</p> <p><b>Grade 7</b></p> <p>MAFS.7.RP.1.2                      MAFS.7.NS.1.2                      MAFS.7.NS.1.3                      MAFS.7.SP.3.5</p>

## JA Finance Park PBL

Unit Description	Florida Standards for Social Studies	Florida ELA	Florida CTE Career Ready Practices
<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>The students will:</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>▪ Interpret sources of income.</li> <li>▪ Calculate net monthly income, income tax, Social Security and Medicare.</li> </ul>	<p>SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>SS.912.FL.1.6 Explain that taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals and that the major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes.</p>	<p><b>Grades 9-10</b>                      LAFS.910.RI.2.4                      LAFS.910.W.1.1                      LAFS.910.W.2.4                      LAFS.910.SL.1.1                      LAFS.910.L.1.1                      LAFS.910.L.3.4</p> <p><b>Grades 11-12</b>                      LAFS.1112.RI.2.4                      LAFS.1112.W.1.1                      LAFS.1112.W.2.4                      LAFS.1112.SL.1.1                      LAFS.1112.L.1.1                      LAFS.1112.L.3.4</p>	<p>1. Act as a responsible and contributing citizen and employee.</p> <p>3. Attend to personal health and financial well-being.</p> <p>4. Communicate clearly, effectively and with reason.</p>
<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>The students will:</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>SS.912.FL.5.10 Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.</p> <p>SS.912.FL.6.1 Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.</p> <p>SS.912.FL.6.3 Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.</p> <p>SS.912.FL.6.6 Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.</p> <p>SS.912.FL.6.7 Compare the purposes of various types of insurance.</p>	<p><b>Grades 9-10</b>                      LAFS.910.RI.2.4                      LAFS.910.W.1.1                      LAFS.910.W.2.4                      LAFS.910.W.3.9                      LAFS.910.SL.1.1                      LAFS.910.L.1.1                      LAFS.910.L.3.4</p> <p><b>Grades 11-12</b>                      LAFS.1112.RI.2.4                      LAFS.1112.W.1.1                      LAFS.1112.W.2.4                      LAFS.1112.W.3.9                      LAFS.1112.SL.1.1                      LAFS.1112.L.1.1                      LAFS.1112.L.3.4</p>	<p>2. Apply appropriate academic and technical skills.</p> <p>5. Consider the environmental, social and economic impacts of decisions.</p>

## JA Finance Park PBL

Unit Description	Florida Standards for Social Studies	Florida ELA	Florida CTE Career Ready Practices
<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 credit worthiness.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide.</li> <li>▪ Examine 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>SS.912.FL.4.5 Explain that lenders make credit decisions based in part on consumer payment history. Credit bureaus record borrowers' credit and payment histories and provide that information to lenders in credit reports.</p> <p>SS.912.FL.4.6 Discuss that lenders can pay to receive a borrower's credit score from a credit bureau and that a credit score is a number based on information in a credit report and assesses a person's credit risk.</p> <p>SS.912.FL.4.7 Describe that, in addition to assessing a person's credit risk, credit reports and scores may be requested and used by employers in hiring decisions, landlords in deciding whether to rent apartments, and insurance companies in charging premiums.</p> <p>SS.912.FL.4.8 Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.</p>	<p><b>Grades 9-10</b> LAFS.910.RI.2.4 LAFS.910.SL.1.1 LAFS.910.L.1.1 LAFS.910.L.3.4</p> <p><b>Grades 11-12</b> LAFS.1112.RI.2.4 LAFS.1112.SL.1.1 LAFS.1112.L.1.1 LAFS.1112.L.3.4</p>	<p>7. Employ valid and reliable research strategies.</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>9. Model integrity, ethical leadership and effective management.</p>
<p><b>Unit 4: Budget+</b></p> <p>Students set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. In each of the PBL lessons, integration of technology is essential. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Categorize their 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>SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer's income as well as his or her preferences.</p> <p>SS.912.FL.3.1 Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.</p>	<p><b>Grades 9-10</b> LAFS.910.RI.2.4 LAFS.910.SL.1.1 LAFS.910.L.1.1 LAFS.910.L.3.4</p> <p><b>Grades 11-12</b> LAFS.1112.RI.2.4 LAFS.1112.SL.1.1 LAFS.1112.L.1.1 LAFS.1112.L.3.4</p>	<p>2. Apply appropriate academic and technical skills.</p> <p>12. Work productively in teams while using cultural/global competence.</p>

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## JA Finance Park PBL

Unit Description	Florida Standards for Social Studies	Florida ELA	Florida CTE Career Ready Practices
<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. Students also use the knowledge and skills gained in this program to create a Portfolio and a 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>The students will:</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> <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><b>Financial Literacy</b></p> <p>SS.8.FL.2.1-5            SS.8.FL.3.1-8            SS.8.FL.4.1-4            SS.8.FL.5.1-3</p> <p>SS.912.FL.2.1-6            SS.912.FL.3.1            SS.912.FL.5.1</p>	<p><b>Grades 9-10</b>            LAFS.910.RI.1-3            LAFS.910.RI.2.4            LAFS.910.W.1.1            LAFS.910.W.2.4            LAFS.910.W.3.9            LAFS.910.SL.1.1            LAFS.910.SL.2.4-6            LAFS.910.L.1.1            LAFS.910.L.3.4</p> <p><b>Grades 11-12</b>            LAFS.1112.RI.1-3            LAFS.1112.RI.2.4            LAFS.1112.W.1.1            LAFS.1112.W.2.4            LAFS.1112.W.3.9            LAFS.1112.SL.1.1            LAFS.1112.SL.2.4-6            LAFS.1112.L.1.1            LAFS.1112.L.3.4</p>	<p>4. Communicate clearly, effectively and with reason.</p> <p>6. Demonstrate creativity and innovation.</p> <p>10. Plan education and career path aligned to personal goals.</p> <p>11. Use technology to enhance productivity.</p>