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# **A Correlation between the Common Core State Standards, Nevada Academic Content Standards and Junior Achievement Capstone Programs**

Updated September, 2018  
Nevada Proposed Social Studies Standards  
[Nevada Employability Skills for Career Readiness](#)  
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. 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.

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

*JA BizTown* encompasses important elements of work-readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. The program content augments students' core curriculum in social studies, English language arts, and mathematics. Throughout the program, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise. *JA BizTown* also supports Nevada K-12 Social Studies Skills such as Content Literacy, Information Literacy, and Civic Participation.

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

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

# JA BizTown

JA BizTown Unit	Objectives and Concepts	Common Core English Language Arts	Common Core Mathematics	Social Studies
<p><b>Unit 1: Financial Literacy</b></p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life. In a society in which money transactions increasingly are instantaneous, it is critical that students understand the basics of deposits, checks, and withdrawals and then build on that knowledge to understand electronic banking and bank cards.</p>	<p><b>Objectives:</b> The students will be able to:</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>Concepts:</b> Financial institutions, Check register, Goods and services, Payment methods</p> <p><b>Skills:</b> Critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication</p>	<p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>4.NBT.3 4.NBT.4</p> <p>5.NBT.5 5.NBT.7</p> <p>6.NS.3</p>	<p>SS.4.30</p> <p>SS.4.31 SS.5.36 SS.5.37</p> <p>SS.6-8.FL.1 SS.6-8.FL.2 SS.6-8.FL.3 SS.6-8.FL.5 SS.6-8.FL.7</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	Common Core English Language Arts	Common Core Mathematics	Social Studies
<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> The students will be able to:</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>Concepts:</b> Circular flow, Resources, Free enterprise, Scarcity</p> <p><b>Skills:</b> Critical thinking, interpretation, innovation, adaptability, self-direction, role playing, teamwork, economic literacy, summarizing, comparing and contrasting, math computation, posing and answering questions, visual interpretation</p>	<p>RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1. L.4.4 L.4.6</p> <p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>R.6.7 SL.6.1. SL.6.2 L.6.1 L.6.4 L.6.6</p>		<p>SS.4.28 SS.5.39 SS.6-8.FL.2</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	Common Core English Language Arts	Common Core Mathematics	Social Studies
<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> The students will be able to:</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>Concepts:</b> Interests and skills, Careers, Soft skills, Jobs</p> <p><b>Skills:</b> Word recognition and understanding, discussion, self-direction, interrogative questioning, critical thinking, problem solving, reasoning, interpretation, personal expression, cooperation, public speaking and listening, adaptability, self-discipline</p>	<p>RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>SL.6.1 L.6.1 L.6.2 L.6.4 L.6.6</p>	<p>4.MD.4</p> <p>5.MD.2</p>	<p>SS.4.33</p> <p>SS.6-8.FL.2 SS.6-8.FL.10</p> <p><b>Employability Skills</b> 1.2.1 1.2.7 1.2.8</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	Common Core English Language Arts	Common Core Mathematics	Social Studies
<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> The students will be able to:</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>Concepts:</b> Running a business, Operating costs, Advertising, Quality business, Personal finance</p> <p><b>Skills:</b> Leadership, discussion, self-direction, linking opinion and reason, math computation, choosing words and phrases to convey ideas precisely, teamwork, class discussion, personal expression, understanding cause and effect relationships, visual interpretation, graph skills, following directions</p>	<p>W.4.1. W.4.2. W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>W.5.1. W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>4.NBT.5</p> <p>5.NBT.5</p> <p>6.NS.2</p> <p>6.N3</p>	<p>SS.4.32<sup>ELO</sup></p> <p>SS.5.38<sup>ELO</sup></p> <p>SS.6-8.FL.2</p> <p>SS.6-8.FL.7</p> <p><b>Employability Skills</b> 1.1.6 1.1.7 1.2.2 1.2.3 1.2.4 1.2.5 1.2.6 1.2.9</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	Common Core English Language Arts	Common Core Mathematics	Social Studies
<p><b>Unit 5: Visit and Debriefing</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> The students will be able to:</p> <ul style="list-style-type: none"> <li>• Function in their job capacity <i>at 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>Concepts:</b> Business management, Economics, Free enterprise, Performance evaluation</p> <p><b>Skills:</b> Self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information</p>	<p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>5.NBT.5</p>	<p>SS.4.28 SS.4.30 SS.4.31 SS.4.33</p> <p>SS.5.36 SS.5.37 SS.5.39</p> <p>SS.6-8.FL.1 SS.6-8.FL.2 SS.6-8.FL.3 SS.6-8.FL.5 SS.6-8.FL.7 SS.6-8.FL.10</p> <p><b>Employability Skills</b> 1.1.1 1.1.2 1.1.3 1.1.4 1.1.5 1.2.2 1.2.3 1.2.4 1.2.5 1.2.6 1.2.9 1.2.10</p>

# JA Finance Park

Unit Description	Objectives and Concepts	Common Core English Language Arts	Common Core Mathematics	Social Studies
<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> 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>Concepts:</b> Career, Goals, Government, Income, Values, Salary, Taxes, Wages</p> <p><b>Skills:</b> Active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity</p>	<p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>RP.7.2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>	<p><b>Financial Literacy</b></p> <p>SS.6-8.FL.1. SS.6-8.FL.10 SS.6-8.FL.11</p> <p><b>Employability Skills</b></p> <p>1.1.1 1.2.3 1.2.7 1.2.9</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> 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>Concepts:</b> Benefits, Goals, Interest, Saving, Savings, Investment, Opportunity cost, Risk</p> <p><b>Skills:</b> Active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self-direction, speaking and listening, teamwork, summary writing</p>	<p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>RP.7.2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>	<p><b>Financial Literacy</b></p> <p>SS.6-8.FL.2 SS.6-8.FL.3 SS.6-8.FL.9</p> <p><b>Employability Skills</b></p> <p>1.1.1 1.1.2 1.1.3 1.2.2 1.2.3 1.2.6</p>



# JA Finance Park

Unit Description	Objectives and Concepts	Common Core English Language Arts	Common Core Mathematics	Social Studies
<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 also examine the role that credit scores and credit reporting have on personal finances.</p>	<p><b>Objectives:</b> 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>Concepts:</b> Banking, Credit, Credit reports, Credit score, Debit, Debt, Deposit insurance, Financial responsibility, Identity theft, Interest, Loans, Payment methods</p> <p><b>Skills:</b> Comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies,</p>	<p>SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p> <p>SL.7.1 SL.7.2 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>RP.7.2.b NS.7.2 NS.7.3</p> <p>SP.8.2</p>	<p><b>Financial Literacy</b></p> <p>SS.6-8.FL.2 SS.6-8.FL.5 SS.6-8.FL.6 SS.6-8.FL.7</p> <p><b>Employability Skills</b></p> <p>1.1.1 1.1.2 1.1.3 1.2.2 1.2.3 1.2.6</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> 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>Concepts:</b> Wants and needs, Goal setting, Impulse buying, Budgets, Categorizing spending</p> <p><b>Skills:</b> Active listening, critical thinking, self-knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data</p>	<p>RI.6.1 SL.6.1 L.6.1-4</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3-4</p> <p>RI.8.1 SL.8.1 L.8.1-4</p> <p>SL.9-10.1 L.9-10.1,4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>NS.6.2 NS.6.3 NS.6.5</p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p> <p>SP.8.4</p>	<p><b>Financial Literacy</b></p> <p>SS.6-8.FL.1 SS.6-8.FL.2 SS.6-8.FL.4</p> <p><b>Employability Skills</b></p> <p>1.1.1 1.1.2 1.1.3 1.2.2 1.2.3 1.2.6</p>

# JA Finance Park

Unit Description	Objectives and Concepts	Common Core English Language Arts	Common Core Mathematics	Social Studies
<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> 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>Concepts:</b> Budget, Expenses, Income, Needs, Savings, Taxes, Wages, Wants</p> <p><b>Skills:</b> Active listening, critical thinking, interpersonal communication, math computation, self-reflection, teamwork</p>	<p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p> <p>W.11-12.4 W.11-12.9</p>	<p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>	<p><b>Financial Literacy</b> SS.6-8.FL.2</p> <p><b>Employability Skills</b> 1.1.1 1.1.2 1.1.3 1.1.4 1.1.5 1.2.2 1.2.3 1.2.4 1.2.5 1.2.6 1.2.8 1.2.9 1.3.1* 1.3.2* 1.3.3* 1.3.4*</p>

\*Paperless simulation.

## JA Finance Park PBL

Unit Description	Objectives and Concepts	Common Core ELA	Common Core Mathematics	Social Studies
<p><b>Unit 1: Income</b></p> <p>During income activities and research, student will focus on questions related to how education and career decisions can have an impact on quality of life. Students will examine which courses to take to reach their education and career goals.</p>	<p><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 options.</li> <li>▪ Define taxes and explain their purpose and impact on income.</li> <li>▪ Calculate net monthly income.</li> </ul> <p><b>Concepts:</b> Career, Goals, Government, Income, Values, Salary, Taxes, Wages</p> <p><b>Skills:</b> Active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection,</p>	<p><b>Grades 9-10</b> RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p><b>Grades 11-12</b> RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>	<p><b>Mathematical Practices</b> <b>1-2</b> <b>4-7</b></p>	<p><b>Financial Literacy</b> SS.9-12.FL.1 SS.9-12.FL.2 SS.9-12.FL.3 SS.9-12.FL.11 SS.9-12.FL.12</p> <p><b>Employability Skills</b> 1.1.1 1.1.2 1.1.3 1.2.2 1.2.3 1.2.6 1.2.9</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>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>Concepts:</b> Benefits, Goals, Interest, Saving, Savings, Investment, Opportunity cost, Risk</p> <p><b>Skills:</b> Active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self-direction, speaking and listening, teamwork, summary writing</p>	<p><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>Mathematical Practices</b> <b>1-7</b></p>	<p><b>Financial Literacy</b> SS.9-12.FL.1 SS.9-12.FL.3 SS.9-12.FL.4 SS.9-12.FL.9 SS.9-12.FL.10</p> <p><b>Employability Skills</b> 1.1.1 1.1.2 1.1.3 1.2.2 1.2.3 1.2.6</p>

## JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional Standards
<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 also 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>Concepts:</b> Banking, Credit, Credit reports, Credit score, Debit, Debt, Deposit insurance, Financial responsibility, Identity theft, Interest, Loans, Payment methods</p> <p><b>Skills:</b> Comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies, self-direction, small group discussion</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>	<p><b>Mathematical Practices</b> 1-2 5-7</p>	<p><b>Financial Literacy</b> SS.9-12.FL.3 SS.9-12.FL.5 SS.9-12.FL.6 SS.9-12.FL.12 SS.9-12.FL.13</p> <p><b>Employability Skills</b> 1.1.1 1.1.2 1.1.3 1.2.2 1.2.3 1.2.6</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>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>Concepts:</b> Wants and needs, Goal setting, Impulse buying, Budgets, Categorizing spending</p> <p><b>Skills:</b> Active listening, critical thinking, self-knowledge, self-reflection, working in pairs and teams, and interpreting and working with data</p>	<p><b>Grades 9-10</b> RI.9-10.1 SL.9-10.1 L.9-10.1,4</p> <p><b>Grades 11-12</b> RI.11/12.1 SL11/12.1 L.11/12.1,4</p>	<p><b>Mathematical Practices</b> 1-7</p>	<p><b>Financial Literacy</b> SS.9-12.FL.1</p> <p><b>Employability Skills</b> 1.1.1 1.1.2 1.1.3 1.2.2 1.2.3 1.2.6 1.2.8</p>

# JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	Instructional 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> 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>Concepts:</b> Budget, Expenses, Income, Needs, Savings, Taxes, Wages, Wants</p> <p><b>Skills:</b> Active listening, critical thinking, interpersonal communication, math computation, self-reflection, teamwork</p>	<p><b>Grades 9-10</b> RI .9–10.1,4,8 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. 1,4,8 W.11/12. 1,4,9 SL11/12. 1 L.11/12. 1,4</p>	<p><b>Mathematical Practices</b> 1-7</p>	<p><b>Financial Literacy</b> SS.9-12.FL.1 SS.9-12.FL.2 SS.912.FL.7 SS.9-12.FL.9 SS.9-12.FL.11</p> <p><b>Employability Skills</b> 1.1.1 1.1.2 1.1.3 1.1.4 1.1.5 1.2.2 1.2.3 1.2.4 1.2.5 1.2.6 1.2.8 1.2.9 1.3.1* 1.3.2* 1.3.3* 1.3.4*</p>