

# JA Personal Finance – Blended

Session Details	TN Personal Finance Standards	Common Core ELA	Reading Standards for Literacy in History/Social Studies
<p><b>Session One: Money for the Long Run</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define personal finance and why it matters.</li> <li>▪ Contrast being rich with using financial planning to be financially secure.</li> <li>▪ Express the relationship between career, education choices, and lifetime earnings.</li> </ul> <p><b>Concepts:</b> Earnings, Education, Lifetime earnings, Personal finances</p> <p><b>Skills:</b> Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p>1. Define the concept of personal finance and explain the importance of personal financial planning.</p> <p>3. Develop a chart, table, or graphic to compare characteristics of various careers.</p>	<p><b>Grades 9-10</b>            RI.910.2            RI.910.4            RI.910.8            W.910.4            W.910.6            SL.910.1            L.910.1            L.910.4</p> <p><b>Grades 11-12</b>            RI.1112.2            RI.1112.4            RI.1112.8            W.1112.4            W.1112.6            SL.1112.1            L.1112.1            L.1112.4</p>	<p><b>Grades 9-10</b>            RH.1            RH.2            RH.3            RH.4            RH.5</p> <p><b>Grades 11-12</b>            RH.3            RH.4</p>
<p><b>Session Two: Why Budget?</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Plan, prioritize, and adjust expenses to meet a scenario-based budget.</li> <li>▪ Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.</li> </ul> <p><b>Concepts:</b> Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal , Saving money, Savings</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p>7. Create a monthly personal budget.</p>	<p><b>Grades 9-10</b>            RI.910.2            RI.910.4            W.910.4            W.910.6            SL.910.1            L.910.1            L.910.4</p> <p><b>Grades 11-12</b>            RI.1112.2            RI.1112.4            W.1112.4            W.1112.6            SL.1112.1            L.1112.1            L.1112.4</p>	<p>NA</p>

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<p><b>Session Three: Anatomy of a Budget</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.</li> <li>▪ Demonstrate basic budget competencies</li> </ul> <p><b>Concepts:</b> Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p>7. Using research from local sources create a monthly personal budget.</p>	<p><b>Grades 9-10</b>            SL.910.1            SL.910.4            L.910.1            L.910.3            L.910.4</p> <p><b>Grades 11-12</b>            SL.1112.1            SL.1112.4            L.1112.1            L.1112.3            L.1112.4</p>	<p>NA</p>
<p><b>Session Four: Breaking Even Isn't Enough</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the key reasons for saving.</li> <li>▪ Apply the steps in developing a savings plan, including the concept of paying yourself first.</li> </ul> <p><b>Concepts:</b> Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p><b>Skills:</b> Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>9. Compare and contrast services and products available from financial service providers such as commercial banks, savings and loans, and credit unions.</p> <p>16. Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals.</p>	<p><b>Grades 9-10</b>            RI.910.2            RI.910.4            RI.910.8            W.910.4            W.910.6            SL.910.1            SL.910.4            L.910.1            L.910.3            L.910.4</p> <p><b>Grades 11-12</b>            RI.1112.2            RI.1112.4            RI.1112.8            W.1112.4            W.1112.6            SL.1112.1            SL.1112.4            L.1112.1            L.1112.3            L.1112.4</p>	<p><b>Grades 9-10</b>            RH.1            RH.2            RH.3            RH.4</p> <p><b>Grades 11-12</b>            RH.1            RH.2            RH.3            RH.4</p>

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<p><b>Session Five: The Benefits and Costs of Credit</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize and prevent negative effects of a poor credit score and credit history.</li> <li>▪ Analyze the costs and benefits of various forms of credit.</li> </ul> <p><b>Concepts:</b> Credit, Credit cards, credit reports and scores, Risk</p> <p><b>Skills:</b> Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>10. Compare and contrast the various sources and types of consumer credit, such as student loans, auto loans, store credit cards, and payday loans. Draw conclusions about the types of credit best suited for financing and/or purchasing various goods and services.</p> <p>11. Describe the relationship between consumers and credit reports/credit scores.</p> <p>12. Citing evidence found in credit applications, compare and contrast various types of credit and calculate the real cost of borrowing.</p> <p>13. Identify strategies for good use of credit and effective debt management to recognize the warning signs of impending debt problems.</p>	<p><b>Grades 9-10</b>            RI.910.2            RI.910.4            RI.910.8            W.910.4            W.910.6            SL.910.1            SL.910.4            L.910.1            L.910.3            L.910.4</p> <p><b>Grades 11-12</b>            RI.1112.2            RI.1112.4            RI.1112.8            W.1112.4            W.1112.6            SL.1112.1            SL.1112.4            L.1112.1            L.1112.3            L.1112.4</p>	<p><b>Grades 9-10</b>            RH.1            RH.2            RH.3            RH.4</p> <p><b>Grades 11-12</b>            RH.1            RH.2            RH.3            RH.4</p>
<p><b>Session Six: Maximize your Money</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize and apply various techniques to maximize buying power.</li> <li>▪ Evaluate various selling techniques and situations to determine the best values.</li> </ul> <p><b>Concepts:</b> Expense, Opportunity cost, Savvy shopping, Value</p> <p><b>Skills:</b> Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>8. Investigate the availability and reliability of resources to assist consumers in making buying decisions.</p>	<p><b>Grades 9-10</b>            RI.910.2            RI.910.4            RI.910.8            SL.910.1            L.910.1            L.910.4</p> <p><b>Grades 11-12</b>            RI.1112.2            RI.1112.4            RI.1112.8            SL.1112.1            L.1112.1            L.1112.4</p>	<p><b>Grades 9-10</b>            RH.1            RH.2            RH.3            RH.4            RH.5</p> <p><b>Grades 11-12</b>            RH.1            RH.2            RH.3            RH.4</p>

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<p><b>Session Seven: On Guard</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Assess and prepare for diverse threats to personal information and finances online and offline.</li> <li>▪ Identify the signs of identity theft and how to take action against fraud by using a credit report.</li> </ul> <p><b>Concepts:</b> Credit report, Consumer protection, Fraud, Identity theft</p> <p><b>Skills:</b> Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p>8. Understand the availability of consumer protection laws, agencies, and resources.</p> <p>15. Conduct assessments of various types of identity theft situations and scams, then determine strategies and present a plan to safeguard and protect against identity theft.</p>	<p><b>Grades 9-10</b>            RI.910.2            RI.910.4            RI.910.8            W.910.4            W.910.6            SL.910.1            SL.910.4            L.910.1            L.910.3            L.910.4</p> <p><b>Grades 11-12</b>            RI.1112.2            RI.1112.4            RI.1112.8            W.1112.4            W.1112.6            SL.1112.1            SL.1112.4            L.1112.1            L.1112.3            L.1112.4</p>	<p><b>Grades 9-10</b>            RH.1            RH.2            RH.3            RH.4</p> <p><b>Grades 11-12</b>            RH.1            RH.2            RH.3            RH.4</p>
<p><b>Session Eight: Growing Money</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the many options for growing money through investing— each with different terms, risks, and rewards.</li> <li>▪ Express the correlation between risk and reward when investing.</li> </ul> <p><b>Concepts:</b> Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p><b>Skills:</b> Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p>16. Compare and contrast saving and investment strategies.</p>	<p><b>Grades 9-10</b>            RI.910.2            RI.910.4            RI.910.8            SL.910.1            SL.910.4            L.910.1            L.910.3            L.910.4</p> <p><b>Grades 11-12</b>            RI.1112.2            RI.1112.4            RI.1112.8            SL.1112.1            SL.1112.4            L.1112.1            L.1112.3            L.1112.4</p>	<p><b>Grades 9-10</b>            RH.1            RH.2            RH.3            RH.4            RH.5</p> <p><b>Grades 11-12</b>            RH.1            RH.2            RH.3            RH.4</p>