A Correlation:
TEXAS
Academic Standards
and
Junior Achievement
Capstone Programs

Updated July 2022
Texas Standards - TEKS
Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
www.ja.org
Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the state 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® and JA Finance Park® 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, 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.
# Unit Description and Learning Objectives

## Social Studies Standards

- Career Development; Financial Math; Career & Technical Education

## TEKS ELA

## TEKS Math

### Unit 1: Financial Literacy

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 *JA BizTown* and in life.

**Objectives:**

Students will:
- Extrapolate services offered by financial institutions
- Complete a bank account application
- Demonstrate an ability to endorse a paycheck
- Complete a deposit ticket
- Maintain a check register correctly
- Describe the consequences of insufficient funds
- Write and sign checks
- State the benefit of an interest-earning savings account
- Explain how money in a savings account grows
- Explore the differences between checks, debit cards, and credit cards
- Explain how money changes hands when a debit card is used
- Demonstrate use of a check register to record a debit purchase

### Economics

17. Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:
- (A) assess ways to be a wise investor in the stock market and in other personal investment options such as developing a personal retirement plan;
- (B) explain how to begin a savings program;
- (C) demonstrate how to maintain a checking account, including reconciling a bank statement;
- (D) identify the types of loans available to consumers;
- (E) explain the responsibilities and obligations of borrowing money; and
- (F) develop strategies to become a low-risk borrower by improving and understanding one’s personal credit score.

### Financial Math

5. The student applies mathematical process standards to demonstrate an understanding of the various financial institutions and accounts. The student is expected to:
- (A) demonstrate an understanding of various forms of financial exchange, including cash, checks, credit cards, debit cards, and electronic funds transfers;
- (B) identify and explain the advantages and disadvantages of interest-bearing accounts such as savings accounts, checking accounts, certificates of deposits, and money market accounts.

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<th>110.7 Grade 5</th>
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<td>1. A, B, C, D, E</td>
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<td>3. A, B, D</td>
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<td>7. A, B, C, F, G</td>
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<td>9. D</td>
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<td>11. A</td>
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<td>13. A, B, C, D, E</td>
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</table>
**Unit Description and Learning Objectives**

**Social Studies Standards**

**Career Development; Financial Math; Career & Technical Education**

<table>
<thead>
<tr>
<th>Unit 2: Community and Economy</th>
<th>Government (13) Citizenship. The student understands the difference between personal and civic responsibilities. The student is expected to: (A) describe scenarios where good citizenship may require the subordination of personal desire for the sake of the public good; (B) explain the responsibilities, duties, and obligations of citizenship such as being well informed about civic affairs, serving in the military, voting, serving on a jury, observing the laws, paying taxes, and serving the public good; and (C) describe the voter registration process and the criteria for voting in elections.</th>
<th>Financial Math (3) The student applies mathematical process standards to demonstrate an understanding of employment earnings. The student is expected to: (A) identify sources of income, including wages and salaries, interest, rent, dividends, and capital gains; 110.7 Grade 5 1. A, B, D 2. A, B, C 3. A, B, 4 6. B, C, D, E, F, G, H 7. A, B, C, F, G 9. D 11. A 13. A, B, C, D, E</th>
<th>TEKS ELA</th>
<th>TEKS Math</th>
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<tbody>
<tr>
<td>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. Objectives: Students will:</td>
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<td>111.7. Grade 5 1. A, B, C, D, E 10. A, B, C, D</td>
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</tr>
</tbody>
</table>
### Unit Description and Learning Objectives

**Unit 3: Work Readiness**

Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at JA BizTown. They have an opportunity to fill out a job application and experience the job interview process.

**Objectives:**

**Students will:**
- Recognize their interests and skills
- Explain the relevance of interests and skills in career exploration and planning
- Distinguish the differences among the four primary career types: people, ideas, data, and things
- Categorize STEM careers into different types
- Demonstrate appropriate workplace behaviors
- Define resume, job interview, and applicant
- Complete a job application
- Model appropriate business greetings
- Demonstrate proper interview skills

<table>
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<th>Unit Description and Learning Objectives</th>
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<tr>
<td>Advanced Studies</td>
<td>Career Preparation II</td>
<td>110.7 Grade 5</td>
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<tr>
<td>(1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to: (A) analyze the relationship between his or her interests and career/discipline;</td>
<td>(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to: (E) determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;</td>
<td>1. A, B, C, D 2. A, B, C</td>
<td>1. A, B, C, D, E 2. A, C</td>
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<td></td>
<td>Financial Math</td>
<td>(17) The student applies mathematical process standards to demonstrate an understanding for a postsecondary plan. The student is expected to: (B) research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living;</td>
<td>3. A, B, 4</td>
<td>3. A, B, D</td>
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<td>13. A, B, C, D, E</td>
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<tr>
<th><strong>Unit Description and Learning Objectives</strong></th>
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<th><strong>TEKS ELA</strong></th>
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<tr>
<td><strong>Unit 4: Business Management</strong></td>
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<tr>
<td>Citizens prepare for their visit to JA BizTown by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</td>
<td><strong>Personal Finance Literacy</strong></td>
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<td><strong>Objectives:</strong></td>
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<td>2. A, B, C</td>
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<td><strong>Students will:</strong></td>
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<tr>
<td>• Describe costs associated with operating a business</td>
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<td>• Use teamwork to create a paragraph that describes a business</td>
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<td>7. A, B, C, F, G</td>
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<td>• Define selling price, revenue, and inventory</td>
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<td>• Describe factors that affect selling price</td>
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<tr>
<td>• Explain the relationship between revenue, costs, and profit</td>
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<tr>
<td>• Define advertising</td>
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<tr>
<td>• Describe characteristics of effective advertising</td>
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<tr>
<td>• Acknowledge how effective teamwork and cooperation enhance business teams</td>
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<tr>
<td>• Appreciate how careful completion of details ensures a more successful JA BizTown visit</td>
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</table>
### Unit Description and Learning Objectives

**Unit 5: Visit and Debrief**
Citizens participate in the JA BizTown simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.

**Objectives:**

**Students will:**
- Function in their job capacity at JA BizTown
- Manage their personal finances and time
- Carry out responsibilities of citizenship, such as voting and obeying laws
- Evaluate team performance at JA BizTown
- Explain the circular flow of economic activity
- Describe how citizens use financial institutions
- Describe how citizens work within a quality business

### Social Studies Standards

**Government**  
(13) Citizenship. The student understands the difference between personal and civic responsibilities. The student is expected to:
(A) describe scenarios where good citizenship may require the subordination of personal desire for the sake of the public good;
(B) explain the responsibilities, duties, and obligations of citizenship such as being well informed about civic affairs, serving in the military, voting, serving on a jury, observing the laws, paying taxes, and serving the public good; and
(C) describe the voter registration process and the criteria for voting in elections.

### Career Development; Financial Math; Career & Technical Education

**Career Preparation II**  
(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:
(E) determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;

### TEKS ELA

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  7. A, B, C, F, G  
  9. D  
  11. A, B, C ELO  
  13. A, B, C, D, E

### TEKS Math

- 111.7. Grade 5  
  1. A, B, C, D, E  
  2. A, C  
  3. A, B, D  
  4. B, E  
  9. A  
  10. A, B, C, D
## Session Details

**Adventure One: CEO**

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.

**Objectives:**

**Students will:**
- Use knowledge of skills and interests to select a company
- Compare potential customers
- Identify target market
- Make a strategic decision
- Identify points in a mission statement
- Compare applicant resumes
- Make a budget-based decision
- Create a letter by making appropriate word choices

## Social Studies

**Personal Finance Literacy**

(4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:
- (D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price

## Career Development; Financial Math; Career & Technical Education

**Career Development – Project-Based Research**

(5) The student uses technology needed to complete a research project. The student is expected to:
- (A) use search engines, databases, and other digital electronic tools effectively to locate information

**TEKS ELA**

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<td>6. B, C, D, E</td>
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<td>F, G, H</td>
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**TEKS Math**

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<td>4. B, E</td>
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<td>10. A, B, C, D</td>
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## Session Details

**Adventure Two CFO**

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.

**Objectives:**

**Students will:**
- Use knowledge of skills and interests to select a company
- Deduct taxes to calculate net pay
- Determine price of items to make a profit using a formula
- Compare costs to make budget decisions
- Read terms and conditions to compare offers
- Evaluate proposals as part of a decision-making process

## Social Studies

**Personal Finance Literacy**

(4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:
- (D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price

## Applied Math

(5) The student uses mathematical processes with graphical and numerical techniques to study patterns and analyze data related to finance. The student is expected to:
- (A) use rates and linear functions to solve problems involving finance and budgeting, including compensations and deductions;

## Financial Math

(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process. The student is expected to:
- (A) create a comprehensive balanced personal budget, including fixed and variable expenses, college savings, emergency savings, and retirement savings;
### Session Details

**Adventure Three: Marketing Director**

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.

**Objectives:**

**Students will:**
- Use knowledge of skills and interests to select a company
- Identify an idea for a new product or service
- Attempt to resolve solutions to customer pain points
- Identify characteristics of target markets
- Explore advertising avenues and marketing tools
- Plan a marketing campaign
- Compare cost effectiveness of different advertisements

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**Adventure Four: Sales Manager**

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.

**Objectives:**

**Students will:**
- Use knowledge of skills and interests to select a company
- Explore traits that convey good work ethic
- Compare resumes
- Use a decision-making process to make hiring decisions
- Use a problem-solving process to improve customer service

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### Personal Finance Literacy

(4) Earning and spending.

- The student critically evaluates consumption decisions. The student is expected to:
- Apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price

### Career Preparation II

(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:
- Determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;
- Participate in a paid work-based application of previously studied knowledge and skills related to career and technical education;
- Participate in training, education, or preparation for licensure, certification, or other relevant credentials to prepare for employment;

### TEKS ELA

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<td>1. A, B, C, D, E</td>
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<td>2. A, B, C</td>
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<td>3. A, B,</td>
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<td>4. B, E</td>
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<td>9. D</td>
<td>10. A, B, C, D</td>
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</table>
## Adventure Five: Consumer

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.

### Objectives:

**Students will:**
- Define gross pay and net pay and calculate net pay
- Identify services offered by financial institutions.
- Explore a bank account application
- Identify parts of a transaction register
- Explain the importance of a savings account
- Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments.
- Explain how money changes hands when a debit card or electronic payment form is used.
- Demonstrate use of a transaction register to record a debit purchase.
- Distinguish between needs and wants
- Create a budget based on monthly income
- Use fixed costs and needs to make budget decisions
- Make shopping decisions based on

### Personal Finance Literacy

(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:

- (C) develop a budget that incorporates short-, medium-, and long-term financial goals;
### Unit 1: Income

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.

**Objectives:**

**Students will:**
- Rate their interests, abilities, and values.
- Determine work preferences and match them to career choices.
- Define taxes and explain their purpose and impact on income.
- Figure net monthly income.

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<tr>
<th>Advanced Studies</th>
<th>Career Preparation I</th>
<th>Career Preparation II</th>
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<tbody>
<tr>
<td>(1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to: (A) analyze the relationship between his or her interests and career/discipline; (B) review literature from varied sources from the selected career or discipline.</td>
<td>(8) The student evaluates personal attitudes and work habits that support career retention and advancement. The student is expected to: (B) describe entrepreneurial opportunities in the occupational area;</td>
<td>(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to: (E) determine personal priorities such as interests, abilities, and family responsibilities affecting career.</td>
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<td>6. C, D, E, F</td>
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<td>8. D</td>
<td>13. A</td>
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<td>12. A</td>
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### Unit 2: Saving, Investing and Risk Management

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.

**Objectives:**

**Students will:**
- Identify the benefits of saving a portion of income for future use.
- Explain short- and long-term saving options.
- Explain some of the advantages and disadvantages of various saving and investing options.
- Assess personal risk and risk management.

<table>
<thead>
<tr>
<th>Advanced Studies</th>
<th>Career and Technical Education - Money Matters</th>
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<tbody>
<tr>
<td>(1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to: (A) analyze the relationship between his or her interests and career/discipline; (B) review literature from varied sources from the selected career or discipline.</td>
<td>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to: (A) develop a budget based on personal financial goals; (B) explain the benefits of saving and investing;</td>
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<tr>
<th>Unit Description</th>
<th>Social Studies Standards</th>
<th>Career Development; Financial Math; Career &amp; Technical Education</th>
<th>TEKS ELA</th>
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</table>
| **Unit 3: Debit and Credit**  | 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. | Personal Finance Literacy (8) Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to:  
(A) compare and contrast sources of credit such as banks, merchants, peer-to-peer, payday loans, and title loans;  
(9) Credit and borrowing. The student identifies factors that affect credit worthiness. The student is expected to:  
(A) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit;  
(B) describe how to access and interpret a sample credit report and score; | Career and Technical Education - Money Matters (4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:  
(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer;  
(8) D 12. A | 110.22 Grade 6-8  
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6. C, D, E, F  
1. A, B, C, D, E  
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14. B, D, E, F  
111.26. Grade 7  
1. A, B, C, D, E  
13. A, E  
111.26. Grade 8  
1. A, B, C, D, E  
12. A, B, D, E, F |
| **Unit 4: Budget+**            | Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget. | Personal Finance Literacy (2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:  
(C) develop a budget that incorporates short-, medium-, and long-term financial goals; | Career and Technical Education - Money Matters (9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:  
(A) develop a budget based on personal financial goals;  
(B) explain the benefits of saving and investing; | 110.22 Grade 6-8  
1. A, B, D  
2. A, B  
3.  
6. C, D, E, F  
1. A, B, C, D, E  
4. B, E, G  
14. H  
111.26. Grade 7  
1. A, B, C, D, E  
13. A, B, D, E  
111.26. Grade 8  
1. A, B, C, D, E  
12. F |
## Unit Description

### Unit 5: Simulation and Debriefing

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. Following their simulation experience, students participate in a reflective assessment.

### Objectives:

**Students will:**
- Create a family budget using hypothetical life situations
- Make saving and investment decisions
- Reflect on their simulation experience

<table>
<thead>
<tr>
<th>Personal Finance Literacy</th>
<th>Financial Math</th>
<th>TEKS ELA</th>
<th>TEKS Math</th>
</tr>
</thead>
</table>
| (2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to: (C) develop a budget that incorporates short-, medium-, and long-term financial goals; | (9) The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to: (A) identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value; | 110.22 Grade 6-8  
1. A, B, D  
2. A, B  
6. C, D, E, F, H  
12. A, B, D, D |
| Career and Technical Education - Money Matters | | 111.26. Grade 6  
1. A, B, C, D, E  
4. B, E, G  
14. B, D, E, F |
| 111.26. Grade 7  
1. A, B, C, D, E  
13. A, B, D, E, F |
| 111.26. Grade 8  
1. A, B, C, D, E  
12. A, B, C, D, F, G |
# Unit Description

## Unit 1: Income

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.

### Objectives:

**Students will:**
- Tell the difference between abilities, interests, work preferences, and values
- Identify career interests and goals as a way to earn future income
- Define taxes and explain their purpose and impact on income
- Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)
- Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare

### Advanced Studies

1. The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to:
   - Analyze the relationship between his or her interests and career/discipline;

### Career Preparation II

10. The student identifies skills and characteristics necessary for professional advancement. The student is expected to:
   - Determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;

## Unit 2: Saving, Investing and Risk Management

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.

### Objectives:

**Students will:**
- Identify the benefits of saving a portion of income for future use
- Explain short- and long-term saving options
- Explain some of the advantages and disadvantages of savings options and investment vehicles
- Assess personal risk and risk management

### Personal Finance Literacy

5. Saving and investing. The student understands the importance of saving and investing in creating wealth and building assets. The student is expected to:
   - Develop a short-term saving strategy to achieve a goal such as establishing and maintaining an emergency fund;
   - Develop an intermediate-term saving and investing strategy;

6. Saving and investing. The student understands the implementation of a saving and investing plan. The student is expected to:
   - Discuss the role of financial institutions and markets in saving and investing;
   - Demonstrate the impact of compound growth over time;

### Career and Technical Education - Money Matters

11. The student identifies various investment strategies. The student is expected to:
   - Develop investment goals and objectives as they relate to risk tolerance;
   - Investigate long-term needs and financial goals, including retirement; and
   - Investigate the factors that affect the value of investments.

## Texas Essential Knowledge and Skills

110.36. English Language Arts and Reading, English I

- A, B, D
- A, B
- A, B, C, D, F, G, H, I
- A, B
- A, B, C, D, E, F, I

110.37. English Language Arts and Reading, English II

- A, B, D
- A, B
- A, B, C, D, F, G, H, I
- A, B
- A, B, C, D, E, F, I

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<tr>
<th>Unit Description</th>
<th>Social Studies Standards</th>
<th>Career Development; Financial Math; Career &amp; Technical Education</th>
<th>Texas Essential Knowledge and Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unit 3: Debit and Credit</strong></td>
<td></td>
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</tr>
<tr>
<td>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</td>
<td><strong>Personal Finance Literacy</strong>&lt;br&gt;(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to: 8) Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to: (A) compare and contrast sources of credit (9) Credit and borrowing. The student identifies factors that affect credit worthiness. The student is expected to: (A) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit; (B) describe how to access and interpret a sample credit report and score;</td>
<td><strong>Career and Technical Education - Money Matters</strong>&lt;br&gt;(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to: (A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer;</td>
<td>110.36. English Language Arts and Reading, English I&lt;br&gt;1. A, B, D&lt;br&gt;2. A, B&lt;br&gt;5. A, B, C, D, F, G, H, I&lt;br&gt;9. A, B&lt;br&gt;11. A, B, C, D, E, F, I 110.37. English Language Arts and Reading, English II&lt;br&gt;1. A, B, D&lt;br&gt;2. A, B&lt;br&gt;5. A, B, C, D, F, G, H, I&lt;br&gt;9. A, B&lt;br&gt;11. A, B, C, D, E, F, I</td>
</tr>
<tr>
<td><strong>Unit 4: Budget+</strong></td>
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<tr>
<td>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.</td>
<td><strong>Personal Finance Literacy</strong>&lt;br&gt;(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to: (C) develop a budget that incorporates short-, medium-, and long-term financial goals;</td>
<td><strong>Career and Technical Education - Money Matters</strong>&lt;br&gt;(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to: (A) develop a budget based on personal financial goals; (B) explain the benefits of saving and investing;</td>
<td>110.36. English Language Arts and Reading, English I&lt;br&gt;1. A, B, D&lt;br&gt;2. A, B&lt;br&gt;5. A, B, C, D, F, G, H, I&lt;br&gt;9. A, B&lt;br&gt;11. A, B, C, D, E, F, I 110.37. English Language Arts and Reading, English II&lt;br&gt;1. A, B, D&lt;br&gt;2. A, B&lt;br&gt;5. A, B, C, D, F, G, H, I&lt;br&gt;9. A, B&lt;br&gt;11. A, B, C, D, E, F, I</td>
</tr>
</tbody>
</table>

**Objectives:**

**Students will:**
- Describe the types of financial institutions and the services they provide
- Explain debit and credit cards and their uses
- Identify the advantages and disadvantages related to credit and debit cards
- Give examples of the best ways to build credit
- Demonstrate why credit scores are important

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### Unit 5: Simulation and Debriefing

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?

**Objectives:**

**Students will:**
- Create a family budget using hypothetical life situations
- Make saving and investment decisions
- Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes
- Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts
- Demonstrate originality and creativity
- Build confidence, self-esteem, and teamwork skills

**Personal Finance Literacy**

1. Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:
   - Develop a budget that incorporates short-, medium-, and long-term financial goals;
   - Critically evaluate consumption decisions. The student is expected to:
   - Apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price.

**Financial Math**

1. The student applies mathematical process standards to demonstrate an understanding of the budgeting process.

### Texas Essential Knowledge and Skills

- 110.36. English Language Arts and Reading, English I
  - 1. A, B, C, D
  - 2. A, B
  - 5. A, B, C, D, F, G, H, I
  - 9. A, B, C, D, E
  - 11. A, C, E, F

- 110.37. English Language Arts and Reading, English II
  - 1. A, B, C, D
  - 2. A, B
  - 5. A, B, C, D, F, G, H, I
  - 9. A, B, C, D, E
  - 11. A, C, E, F, G, I
<table>
<thead>
<tr>
<th>Unit Description and Objectives</th>
<th>Social Studies</th>
<th>Career Development; Financial Math; Career &amp; Technical Education</th>
<th>TEKS English Language Arts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Theme 1: Employment and Income</strong>&lt;br&gt;Foundation 1 Career Cluster</td>
<td>NA RI.9-10. 1,4 W.9-10. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1-6</td>
<td>Career Preparation II&lt;br&gt;(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:&lt;br&gt;(E) determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;</td>
<td>110.36. English Language Arts and Reading, English I&lt;br&gt;1. A, B, D&lt;br&gt;2. A&lt;br&gt;4. B, C, E&lt;br&gt;5. A, B, C, D, F, G, H&lt;br&gt;11. A, E, F</td>
</tr>
<tr>
<td><strong>Objectives:</strong>&lt;br&gt;Students will:</td>
<td></td>
<td>Financial Math&lt;br&gt;(17) The student applies mathematical process standards to demonstrate an understanding for a postsecondary plan. The student is expected to:&lt;br&gt;(B) research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living;</td>
<td>110.37. English Language Arts and Reading, English II&lt;br&gt;1. A, B, D&lt;br&gt;2. A&lt;br&gt;4. B, C, E&lt;br&gt;5. A, B, C, D, F, G, H&lt;br&gt;11. A, E, F</td>
</tr>
<tr>
<td>• Examine careers and corresponding career clusters.</td>
<td>RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1-6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Apply interests and skills to specific career clusters.</td>
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<td></td>
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<tr>
<td>• Research possible careers within a chosen career cluster.</td>
<td></td>
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<tr>
<td>• Analyze how interests and skills may relate to a specific career cluster.</td>
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</tr>
<tr>
<td><strong>Personal Finance Literacy</strong>&lt;br&gt;(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:&lt;br&gt;(A) reconcile a bank statement with personal records to ensure the accuracy of deposits, withdrawals, and transfer activities;&lt;br&gt;(B) track income and expenses and develop an income statement;&lt;br&gt;(3) Earning and spending. The student analyzes components of compensation from employment. The student is expected to:&lt;br&gt;(B) identify taxes that are deducted from paychecks, including Federal Insurance Contributions Act (FICA) and federal income taxes; and&lt;br&gt;(C) calculate gross and net pay using information on a paycheck.</td>
<td>NA</td>
<td>110.36. English Language Arts and Reading, English I&lt;br&gt;1. A, B, D&lt;br&gt;2. A&lt;br&gt;4. B, C, E&lt;br&gt;5. A, D, E, F</td>
<td></td>
</tr>
</tbody>
</table>
## Theme 2: Employment and Education

### The Value of Education

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.

**Objectives:**

**Students will:**
- Identify the benefits of postsecondary education, including trade schools and military service.
- Identify the income projection for a variety of careers.
- Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.

### Personal Finance Literacy

- (15) College and postsecondary education and training. The student recognizes the costs and benefits of various types of college, postsecondary education, and training. The student is expected to:
  - (A) analyze the relationship between education and training and earnings;
  - (B) identify types of costs associated with college, postsecondary education, and training;
  - (C) compare costs among postsecondary education and training institutions such as public universities, private universities, certification programs, and community colleges;

### Career and Technical Education - Money Matters

- (9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:

<table>
<thead>
<tr>
<th>TEKS English Language Arts</th>
</tr>
</thead>
<tbody>
<tr>
<td>110.36. English Language Arts and Reading, English I</td>
</tr>
<tr>
<td>1. A, B, D</td>
</tr>
<tr>
<td>2. A</td>
</tr>
<tr>
<td>4. B, C, E</td>
</tr>
<tr>
<td>5. A, B, C, D, F, G, H</td>
</tr>
<tr>
<td>11. A, E, F</td>
</tr>
</tbody>
</table>

| 110.37. English Language Arts and Reading, English II |
| 1. A, B, D |
| 2. A |
| 4. B, C, E |
| 5. A, B, C, D, F, G, H |
| 11. A, E, F |

## Theme 3: Financial Responsibility and Decision Making

### Financial Decision Making

Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.

**Objectives:**

**Students will:**
- Use rational and considered decision-making steps to select financial goals and priorities.
- Explain how decisions made today can impact the future

### Personal Finance Literacy

- (1) Earning and spending. The student understands how to set personal financial goals. The student is expected to:
  - (A) differentiate between needs and wants in evaluating spending decisions;
  - (B) investigate the student's money personality, including spending and saving propensity;
  - (4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:
    - (D) apply strategies for making informed decisions about purchasing consumer goods.

### Career and Technical Education - Money Matters

- (9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:

<table>
<thead>
<tr>
<th>TEKS English Language Arts</th>
</tr>
</thead>
<tbody>
<tr>
<td>110.36. English Language Arts and Reading, English I</td>
</tr>
<tr>
<td>1. A, B, D</td>
</tr>
<tr>
<td>2. A</td>
</tr>
<tr>
<td>4. B, C, E</td>
</tr>
<tr>
<td>5. A, D, E, F</td>
</tr>
</tbody>
</table>

<p>| 110.37. English Language Arts and Reading, English II |
| 1. A, B, D |
| 2. A |
| 4. B, C, E |
| 5. A, D, E, F |</p>
<table>
<thead>
<tr>
<th>Theme 4: Planning and Money Management</th>
<th>Social Studies</th>
<th>Career Development; Financial Math; Career &amp; Technical Education</th>
<th>TEKS English Language Arts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Next-Level Budgeting</td>
<td>Personal Finance Literacy</td>
<td>Financial Math</td>
<td>110.36. English Language Arts and Reading, English I</td>
</tr>
<tr>
<td>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</td>
<td>(4) Earning and spending. The student critically evaluates consumption decisions.</td>
<td>(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process.</td>
<td>1. A, B, D</td>
</tr>
<tr>
<td>Objectives:</td>
<td>(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</td>
<td></td>
<td>2. A</td>
</tr>
<tr>
<td>Students will:</td>
<td>(B) track income and expenses and develop an income statement;</td>
<td></td>
<td>4. B, C, E</td>
</tr>
<tr>
<td>▪ Recognize some of the reasons why people might spend more than they earn.</td>
<td>(C) develop a budget that incorporates short-, medium-, and long-term financial goals;</td>
<td></td>
<td>5. A, D, E, F</td>
</tr>
<tr>
<td>▪ Identify and use parts of a budget.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ List the long-term effects of overspending.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Theme 5: Risk Management and Insurance</th>
<th>Personal Finance Literacy</th>
<th>Career and Technical Education - Money Matters</th>
<th>110.37. English Language Arts and Reading, English II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance</td>
<td>(11) Insuring and protecting. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks. The student is expected to:</td>
<td>(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:</td>
<td>1. A, B, D</td>
</tr>
<tr>
<td>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</td>
<td>(A) identify risk as potential loss of assets or earning potential;</td>
<td></td>
<td>2. A</td>
</tr>
<tr>
<td>Objectives:</td>
<td>12 - Insuring and protecting. The student identifies the costs and benefits of insurance for transferring risk. The student is expected to:</td>
<td></td>
<td>4. B, C, E</td>
</tr>
<tr>
<td>Students will:</td>
<td>(G) explain the costs and benefits of supplemental types of insurance such as extended warranties, mortgage protection life insurance, accidental death and dismemberment life insurance, car loan payoff coverage, debt cancellation coverage, and credit life coverage.</td>
<td></td>
<td>5. A, B, C, D, F, G, H</td>
</tr>
<tr>
<td>▪ Recognize strategies for managing risk.</td>
<td></td>
<td></td>
<td>11. A, E, F</td>
</tr>
<tr>
<td>▪ List the benefits of having insurance for risk management.</td>
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</tr>
<tr>
<td>▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance.</td>
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<tr>
<td>▪ Compare insurance policies.</td>
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</tbody>
</table>
## Unit Description and Objectives

### Theme 6: Investing

**Investing for the Future**

Students learn about different types of investments and collaborate to build a diversified investment portfolio.

**Objectives:**

**Students will:**

- Recognize different investment options.
- Compare the benefits and risks of various investment options.
- Create a diversified investment portfolio that maximizes profit.

### Theme 7: Simulation and Debrief

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.

**Objectives:**

**Students will:**

- Identify key learnings from the JA Finance Park simulation.
- Analyze and apply lessons learned to future career and money management goals.

## Social Studies

### Personal Finance Literacy

(11) Insuring and protecting. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks. The student is expected to:

(11) The student identifies various investment strategies. The student is expected to:

- Apply risk management strategies, including avoiding, reducing, retaining, and transferring risk.

### Career Development; Career & Technical Education

#### Financial Math

(9) The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to:

- Identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value;

#### Career Technical Education – Money Matters

(3) The student applies concepts of critical thinking and problem solving. The student is expected to:

- Employ critical-thinking skills with increased fluency both independently and in groups to solve problems and make decisions;

### Career Development

#### English Language Arts

- 110.36. English Language Arts and Reading, English I
  - 1. A, B, D
  - 2. A
  - 4. B, C, E
  - 5. A, B, C, D, F, G, H
  - 11. A, E, F

- 110.37. English Language Arts and Reading, English II
  - 1. A, B, D
  - 2. A
  - 4. B, C, E
  - 5. A, B, C, D, F, G, H
  - 11. A, E, F

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<table>
<thead>
<tr>
<th>Extension Details</th>
<th>Extension Objectives</th>
<th>Social Studies Standards</th>
<th>Career Development; Financial Math; Career &amp; Technical Education</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Theme One: Employment and Income Extension Activities</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Entrepreneurial Strengths and Talents</strong></td>
<td>Students will:</td>
<td>Economics</td>
<td>Career Preparation I</td>
</tr>
<tr>
<td>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.</td>
<td>- Identify the characteristics of a successful entrepreneur.</td>
<td>(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:</td>
<td>(8) The student evaluates personal attitudes and work habits that support career retention and advancement. The student is expected to:</td>
</tr>
<tr>
<td></td>
<td>- Examine personal entrepreneurial qualifications and characteristics.</td>
<td>(C) describe the economic factors of production: land, labor, capital, and entrepreneurship</td>
<td>(B) describe entrepreneurial opportunities in the occupational area;</td>
</tr>
<tr>
<td></td>
<td>- Develop a plan for building entrepreneurial skills.</td>
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<td></td>
</tr>
<tr>
<td><strong>Job Loss</strong></td>
<td>Students will:</td>
<td>NA</td>
<td>Financial Math</td>
</tr>
<tr>
<td>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.</td>
<td>- Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</td>
<td>(17) The student applies mathematical process standards to demonstrate an understanding for a postsecondary plan. The student is expected to:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Develop a plan for preparing for job loss.</td>
<td>(B) research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Identify professional development and job retraining opportunities to help when job loss happens.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>My Work Values and Responsibilities</strong></td>
<td>Students will:</td>
<td>NA</td>
<td>Career Preparation II</td>
</tr>
<tr>
<td>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.</td>
<td>- Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</td>
<td>(1) The student uses and evaluates employability skills to improve marketability within the workplace. The student is expected to:</td>
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<td>- Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</td>
<td>(A) refine a professional electronic portfolio such as a two- to four-year individual career plan of study, resume, cover letter, awards, commendations, and thank you letters;</td>
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<td>(B) obtain letters of recommendation;</td>
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<td>(C) expand personal communication skills; and</td>
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<td>(D) refine interview skills.</td>
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</table>
### Extension Details

**The IRS W-4 Form**

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.

**Extension Objectives**

- **Students will:**
  - Explain the purpose of the W-4 form.
  - Examine the employee sections of the W-4 form.

**Social Studies Standards**

**Personal Finance Literacy**

(3) Earning and spending. The student analyzes components of compensation from employment. The student is expected to:

- (B) identify taxes that are deducted from paychecks, including Federal Insurance Contributions Act (FICA) and federal income taxes; and

**Career Development; Financial Math; Career & Technical Education**

Financial Math

(3) The student applies mathematical process standards to demonstrate an understanding of employment earnings.

### Theme Two: Employment and Education Extension Activities

#### Applying for Financial Aid with FAFSA

Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.

**Students will:**

- Explain the rationale for completing the FAFSA form.
- Identify the resources and information required for the FAFSA form.
- Develop an action plan for completing the FAFSA form.

**Personal Finance Literacy**

(16) College and postsecondary education and training. The student understands various options for paying for college, postsecondary education, and training. The student is expected to:

- (A) understand how, why, and when to complete grant and scholarship applications and the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education;

**Financial Math**

(16) The student applies mathematical process standards to demonstrate an understanding of identity theft. The student is expected to:

- (D) identify different resources for acquiring funding for education after high school.

#### Career Decisions

Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.

**Students will:**

- Use a process to develop a career plan.
- Identify career choices that match interests and abilities.
- Develop a SMART goal to help achieve a chosen career.

**Personal Finance Literacy**

(15) College and postsecondary education and training. The student recognizes the costs and benefits of various types of college, postsecondary education, and training.

**Career Preparation I**

(10) The student identifies skills and characteristics necessary for professional advancement. The student is expected to:

- (E) determine personal priorities such as interests, abilities, and family responsibilities affecting career choice;
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<tr>
<th>Extension Details</th>
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<th>Social Studies Standards</th>
<th>Career Development; Financial Math; Career &amp; Technical Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grades Count!</td>
<td>Students will:</td>
<td>NA</td>
<td>Financial Math</td>
</tr>
<tr>
<td></td>
<td>▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions.</td>
<td></td>
<td>(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process. The student is expected to:</td>
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<tr>
<td></td>
<td>▪ Calculate a possible GPA based on potential new courses.</td>
<td></td>
<td>(A) create a comprehensive balanced personal budget, including fixed and variable expenses, college savings, emergency savings, and retirement savings;</td>
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<tr>
<td></td>
<td>▪ List the positive steps they can take to be successful with potential new courses</td>
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<td>Interpreting a Financial Aid Award Letter</td>
<td>Students will:</td>
<td>Personal Finance Literacy</td>
<td>Financial Math</td>
</tr>
<tr>
<td></td>
<td>▪ Recognize the options available upon receiving a financial aid award letter.</td>
<td>(16) College and postsecondary education and training. The student understands various options for paying for college, postsecondary education, and training. The student is expected to:</td>
<td>(16) The student applies mathematical process standards to demonstrate an understanding of identity theft. The student is expected to:</td>
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<tr>
<td></td>
<td>▪ Analyze the parts of a financial aid award letter.</td>
<td></td>
<td>(D) identify different resources for acquiring funding for education after high school</td>
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<td></td>
<td>▪ Identify effective strategies for negotiating additional financial aid.</td>
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<tr>
<td>Paying for Postsecondary Education</td>
<td>Students will:</td>
<td>Personal Finance Literacy</td>
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<tr>
<td></td>
<td>▪ Identify a savings goal and plan.</td>
<td>(16) College and postsecondary education and training. The student understands various options for paying for college, postsecondary education, and training. The student is expected to:</td>
<td></td>
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<td></td>
<td>▪ Contrast grants and scholarships with student loans.</td>
<td></td>
<td>(A) understand how, why, and when to complete grant and scholarship applications and the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education;</td>
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<td></td>
<td>▪ Explain the responsibilities associated with student loan debt.</td>
<td></td>
<td>(B) research various sources of funds for postsecondary education and training, including student loans, grants and scholarships, and other sources such as work-study and military programs;</td>
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## Theme Three: Financial Responsibility and Decision Making

### Extension Activities

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</table>
| **Buying Your First Car** Students learn to be smart consumers when purchasing a new or used car | Students will:  
- Compare benefits of buying and leasing a car. 
- Identify costs associated with buying and owning a car. 
- Explain benefits of buying new and used cars. 
- Analyze costs and features of several vehicles to identify the best car for one's needs. | Personal Finance Literacy  
8 - Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to:  
(G) explain the costs and benefits of supplemental types of insurance such as extended warranties, mortgage protection life insurance, accidental death and dismemberment life insurance, car loan payoff coverage, debt cancellation coverage, and credit life coverage. | NA |
| **Cost of Living** Students consider the differences in cost of living and median wage in different areas of the United States. | Students will:  
- Compare cost of living in different states. 
- Discover the different median wage for different states and occupations. 
- Make a four-step plan for the future. | Personal Finance Literacy  
4. (D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price. | Financial Math  
(17) The student applies mathematical process standards to demonstrate an understanding for a postsecondary plan. The student is expected to:  
(B) research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living; |
| **My Financial Future and Debt** Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter. | Students will:  
- Recognize the effects of late or missed payments. 
- Explain the effect of debts on a person's net worth. 
- Distinguish between good use and misuse of credit cards. | Personal Finance Literacy  
(8) Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to:  
(C) evaluate the impact of credit decisions on monthly budget, income statement, and net worth statement. 
(9) Credit and borrowing. The student identifies factors that affect credit worthiness. The student is expected to:  
(A) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit; | Career and Technical Education - Money Matters  
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:  
(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer; |
### Philanthropy

**Students will:**
- Explain the difference between philanthropy and charity.
- Express how society benefits when others donate money for worthy causes.
- Evaluate how philanthropy fits within a personal financial plan.
- Clarify how charitable giving may have tax benefits.

### Planning for Financial Success

**Students will:**
- Recognize the steps for financial goal planning.
- Identify a financial goal and develop a plan to reach it.

### Personal Finance Literacy

**Economics**
(18) Personal financial literacy. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions.

**Personal Finance Literacy**
(1) Earning and spending. The student understands how to set personal financial goals. The student is expected to:
(C) demonstrate an understanding of the value and benefits of charitable giving;

### Sales and Property Taxes

**Students will:**
- Explain what taxes are used for.
- Recognize different types of taxes.
- Analyze the impact of taxes on financial decisions, such as buying a car or a home.

### CTE – Money Matters

(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:
(A) discuss the nature and benefits of financial planning; and
(B) discuss the role of ethics and personal responsibility in financial planning.

(10) The student understands the purposes of financial service providers. The student is expected to:
(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments;
(D) explain loan evaluation criteria used by lending institutions;
(E) summarize the components of a loan application package;
(F) calculate a home loan payment schedule;
## A World Without Cash

**Students will:**
- Explore different payment types, and classify the pros and cons of using payment apps.
- Identify potential security issues with using payment apps.
- Analyze how to use a payment app to manage spending.

**Personal Finance Literacy**
4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:
(C) compare total costs of alternative methods of payment.

**Career Development; Financial Math; Career & Technical Education**

4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:
(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer;

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## Extracurricular Expenses

**Students will:**
- Outline a short-term financial goal for how to save for extracurricular expenses.
- Generate a personal budget to achieve the goal.

**Personal Finance Literacy**
(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:
(C) develop a budget that incorporates short-, medium-, and long-term financial goals;

**Financial Math**

(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process. The student is expected to:
(A) create a comprehensive balanced personal budget, including fixed and variable expenses, college savings, emergency savings, and retirement savings;

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## Unexpected Expenses

**Students will:**
- Evaluate if an emergency fund should be used for different emergency scenarios.
- Create an emergency fund savings plan for an emergency.
- Analyze how saving for an emergency fund can impact a monthly budget.

**Personal Finance Literacy**
(2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:
(C) develop a budget that incorporates short-, medium-, and long-term financial goals;
(5) Saving and investing. The student understands the importance of saving and investing in creating wealth and building assets. The student is expected to:
(A) develop a short-term saving strategy to achieve a goal such as establishing and maintaining an emergency fund;

**Financial Math**

(15) The student applies mathematical process standards to demonstrate an understanding of the budgeting process. The student is expected to:
(A) create a comprehensive balanced personal budget, including fixed and variable expenses, college savings, emergency savings, and retirement savings;
### Theme Five: Risk Management and Insurance Extension Activities

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<tbody>
<tr>
<td><strong>Auto Insurance</strong></td>
<td>Students will:</td>
<td>Personal Finance Literacy</td>
<td>NA</td>
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</table>
| 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. | - Differentiate among the main types of auto insurance coverage.  
- Identify ways to mitigate risk to help keep auto insurance costs down. | (12) Insuring and protecting. The student identifies the costs and benefits of insurance for transferring risk. The student is expected to:  
(G) explain the costs and benefits of supplemental types of insurance such as extended warranties, mortgage protection life insurance, accidental death and dismemberment life insurance, car loan payoff coverage, debt cancellation coverage, and credit life coverage. | NA |
| **Mortgages**     | Students will:       | Personal Finance Literacy | NA                                                             |
| 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. | - Explain the expenses associated with taking out a mortgage.  
- Differentiate among different types of mortgages. | (4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:  
(A) analyze costs and benefits of owning versus renting housing; | NA |
### Theme 6: Investing Extension Activities

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<tr>
<td><strong>Purchasing Stocks</strong>&lt;br&gt;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.</td>
<td><strong>Students will:</strong>&lt;br&gt;• Recognize basic principles of investing in stocks.&lt;br&gt;• Identify factors that affect stocks and the stock market.&lt;br&gt;• List strategies for smart investing.</td>
<td><strong>Personal Finance Literacy</strong>&lt;br&gt;(6) Saving and investing. The student understands the implementation of a saving and investing plan.&lt;br&gt;The student is expected to:&lt;br&gt;(D) evaluate risk and return of various investment options, including stocks, bonds, and mutual funds.</td>
<td><strong>Career and Technical Education – Money Matters</strong>&lt;br&gt;(11) The student identifies various investment strategies. The student is expected to:&lt;br&gt;(A) evaluate different types of investments such as stocks, bonds, and property; <strong>Financial Math</strong>&lt;br&gt;(9) The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to:&lt;br&gt;(A) identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value;</td>
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<td><strong>Investing for Retirement</strong>&lt;br&gt;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).</td>
<td><strong>Students will:</strong>&lt;br&gt;• Explain the benefits of funding retirement early.&lt;br&gt;• Compare features and benefits of retirement plans, including 401(k)s and IRAs.</td>
<td><strong>Economics</strong>&lt;br&gt;(17) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:&lt;br&gt;(A) assess ways to be a wise investor in the stock market and in other personal investment options such as developing a personal retirement plan;</td>
<td><strong>Financial Math</strong>&lt;br&gt;(9) The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to:&lt;br&gt;(A) identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value;</td>
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