A Correlation:
Florida Academic Standards and
Junior Achievement Capstone Programs

Updated Aug 2022
Florida BEST ELA Standards
Florida Employability Standards

Junior Achievement USA®
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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 Florida Social Studies Framework, Florida Employability Standards, and the Florida B.E.S.T standards for English Language Arts and Math. 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

**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

### Social Studies Standards

<table>
<thead>
<tr>
<th>Grade 4</th>
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</thead>
<tbody>
<tr>
<td>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</td>
</tr>
<tr>
<td>SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.</td>
</tr>
<tr>
<td>SS.4.FL.3.3 Identify ways that people can choose to save money in many places.</td>
</tr>
<tr>
<td>SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.</td>
</tr>
<tr>
<td>SS.4.FL.4.1 Discuss that interest is the price the borrower pays for using someone else’s money.</td>
</tr>
<tr>
<td>SS.4.FL.4.2 Identify instances when people use credit, that they receive something of value now and agree to repay the lender over time, or at some date in the future, with interest.</td>
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<tr>
<td>SS.4.FL.5.1 Explain that after people have saved some of their income, they must decide how to invest their savings so that it can grow over time.</td>
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</tbody>
</table>

### Florida Employability Standards

**Information Use**

- Locates information
- Organizes information

**Applied Academic Skills**

- Uses reading skills
- Uses writing skills
- Uses mathematical strategies and procedures

**Interpersonal Skills**

- Understands teamwork and works with others
- Exercises leadership
- Respects individual differences

**Personal Qualities**

- Demonstrates responsibility and self-discipline
- Works independently
- Demonstrates a willingness to learn

### Florida B.E.S.T English Language Arts

- ELA.5.R.2.1
- ELA.5.R.3.2
- ELA.5.C.3.1
- ELA.5.V.1.1

### Math

- MA.4.NSO.1.1
- MA.4.NSO.2.2
- MA.4.NSO.2.5
- MA.4.NSO.2.7
- MA.4.AR.1.1
- MA.4.M.2.2

- MA.5.NSO.2.4
- MA.5.NSO.2.5
- MA.5.AR.1.1
- MA.5.M.2.1
## Unit Description and Learning Objectives

**Unit 2: Community and Economy**

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:**

- Acquire grade level vocabulary associated with economics
- Explain how good citizens have a sense of responsibility to others and to their community
- Identify goods, services, and resources (human, natural, and capital)
- Demonstrate the circular flow of an economy
- Discover the function of businesses in producing goods and services
- Define scarcity and learn more about free enterprise
- Identify the three basic economic questions (what, how, and for whom to produce)
- Understand why people pay taxes
- Define gross pay and net pay
- Calculate tax by multiplying with decimals
- Differentiate between public goods and services and private goods and services
- Give examples of philanthropy

### Social Studies Standards

**Grade 4**

SS.4.C.2.3 Explain the importance of public service, voting, and volunteerism.

SS.4.FL.1.8 Describe ways that the revenue from taxes is used to pay for government provided goods and services.

SS.4.FL.2.4ELO Discuss that whenever people buy something, they incur an opportunity cost.

SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.

SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.

**Grade 5**

SS.5.E.1.2 Describe a market economy, [and give examples of how the colonial and early American economy exhibited these characteristics.]

SS.5.C.2.5 Identify ways good citizens go beyond basic civic and political responsibilities to improve government and society.

### Florida Employability Standards

**Personal Qualities**

- Demonstrates responsibility and self-discipline
- Demonstrates a willingness to learn
- Demonstrates integrity

**Critical Thinking Skills**

- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems
- Reasons
- Plans and organizes

**Systems Thinking**

- Understands and uses systems

**Interpersonal Skills**

- Understands teamwork and works with others
- Exercises leadership
- Respects individual differences

### Florida B.E.S.T English Language Arts

**Grade 5**

ELA.5.R.3.2
ELA.5.C.1.3
ELA.5.C.3.1
ELA.5.C.4.1
ELA.5.V.1.1
ELA.5.V.1.3

### Math

**Grade 5**

MA.4.NSO.1.1
MA.4.NSO.2.2
MA.4.NSO.2.5
MA.4.NSO.2.7
MA.4.AR.1.1
MA.4.M.2.2

**Grade 6**

**ELA.5.R.3.2**
**ELA.5.C.1.3**
**ELA.5.C.3.1**
**ELA.5.V.1.1**
**ELA.5.V.1.3**

**Grade 4**

**MA.4.NSO.1.1**
**MA.4.NSO.2.2**
**MA.4.NSO.2.5**
**MA.4.NSO.2.7**
**MA.4.AR.1.1**
**MA.4.M.2.2**

**Grade 5**

**MA.5.NSO.2.4**
**MA.5.NSO.2.5**
**MA.5.AR.1.1**
**MA.5.M.2.1**
### 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

### Social Studies Standards

**Grade 4**

| SS.4.FL.1.1 | People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills. |
| SS.4.FL.1.2 | People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work. |
| SS.4.FL.1.3 | Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid. |
| SS.4.FL.1.7 | Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs. |

**Grade 5**

| SS.5.C.2.4 | Evaluate the importance of civic responsibilities in American democracy. |

### Florida Employability Standards

**Personal Qualities**

- Demonstrates responsibility and self-discipline
- Demonstrates a willingness to learn
- Demonstrates integrity

**Systems Thinking**

- Understands and uses systems

**Interpersonal Skills**

- Understands teamwork and works with others
- Respects individual differences

### Florida B.E.S.T English Language Arts

**Grade 4**

| ELA.4.R.3.2 |
| ELA.4.C.3.1 |
| ELA.4.C.4.1 |
| ELA.5.V.1.1 |
| ELA.5.V.1.3 |

**Grade 5**

| ELA.5.R.3.2 |
| ELA.5.C.3.1 |
| ELA.5.C.4.1 |
| ELA.5.V.1.1 |
| ELA.5.V.1.3 |

**Math**

| MA.4.DP.1.3 * |
| MA.5.DP.1.1 |
| MA.5.DP.1.2 * |
## Unit Description and Learning Objectives

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.

### Objectives:

**Students will:**
- Describe costs associated with operating a business
- Calculate business expenses
- Use teamwork to create a paragraph that describes a business
- Define selling price, revenue, and inventory
- Describe factors that affect selling price
- Explain the relationship between revenue, costs, and profit
- Define advertising
- Describe characteristics of effective advertising
- Acknowledge how effective teamwork and cooperation enhance business teams
- Appreciate how careful completion of details ensures a more successful JA BizTown visit

## Social Studies Standards

**Grade 4**
- SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.
- SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs.
- SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.

## Florida Employability Standards

### Personal Qualities
- Demonstrates responsibility and self-discipline
- Demonstrates a willingness to learn
- Demonstrates integrity
- Displays positive attitude and sense of self-worth

### Information Use
- Locates information
- Organizes information
- Uses information

### Interpersonal Skills
- Understands teamwork and works with others
- Responds to customer needs
- Exercises leadership

### Communication Skills
- Communicates verbally
- Listens actively
- Comprehends written material
- Conveys information in writing
- Observes carefully

## Florida B.E.S.T English Language Arts

**Grade 5**
- ELA.5.R.2.1
- ELA.5.R.2.2
- ELA.5.R.3.2
- ELA.5.C.1.3
- ELA.5.C.3.1
- ELA.5.C.4.1
- ELA.5.V.1.1
- ELA.5.V.1.3

## Math

**Grade 4**
- MA.4.NSO.1.1
- MA.4.NSO.2.2
- MA.4.NSO.2.5
- MA.4.NSO.2.7
- MA.4.AR.1.1
- MA.4.M.2.2

**Grade 5**
- MA.5.NSO.2.4
- MA.5.NSO.2.5
- MA.5.AR.1.1
- MA.5.M.2.1
## JA BizTown

<table>
<thead>
<tr>
<th>Unit Description and Learning Objectives</th>
<th>Social Studies Standards</th>
<th>Florida Employability Standards</th>
<th>Florida B.E.S.T English Language Arts</th>
<th>Math</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unit 5: Visit and Debrief</strong></td>
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<tr>
<td>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.</td>
<td><strong>Grade 4</strong> SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income. SS.4.FL.1.7 Identify ways in which starting a business is risky for entrepreneurs. SS.4.FL.2.6 Predict how people's spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure. SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes. SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later. SS.4.FL.3.3 Identify ways that people can choose to save money in many places.</td>
<td><strong>Information Use</strong> ▪ Locates information ▪ Organizes information ▪ Uses information ▪ Analyzes information ▪ Communicates Information <strong>Resource Management</strong> ▪ Manages time ▪ Manages money ▪ Manages materials ▪ Manages personnel</td>
<td><strong>Grade 5</strong> ELA.5.C.1.4 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</td>
<td><strong>Grade 4</strong> MA.4.NSO.1.1 MA.4.NSO.2.2 MA.4.NSO.2.5 MA.4.NSO.2.7 MA.4.AR.1.1 MA.4.M.2.2</td>
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<tr>
<td>Students will:</td>
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<tr>
<td>▪ Function in their job capacity at JA BizTown</td>
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<tr>
<td>▪ Manage their personal finances and time</td>
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<td>▪ Carry out responsibilities of citizenship, such as voting and obeying laws</td>
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<tr>
<td>▪ Evaluate team performance at JA BizTown</td>
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<tr>
<td>▪ Explain the circular flow of economic activity</td>
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<td>▪ Describe how citizens use financial institutions</td>
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<td>▪ Describe how citizens work within a quality business</td>
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<tr>
<td><strong>Grade 5</strong> SS.5.E.1.2 Describe a market economy</td>
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<td><strong>Grade 6</strong> SS.6.E.1.3 Describe the following economic concepts [as they relate to early civilization]: scarcity, opportunity cost, supply and demand, barter, trade, productive resources (land, labor, capital, entrepreneurship)</td>
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<td><strong>Interpersonal Skills</strong></td>
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<tr>
<td>▪ Understands teamwork and works with others</td>
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<td>▪ Responds to customer needs</td>
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<td>▪ Exercises leadership</td>
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<td>▪ Negotiates to resolve conflicts</td>
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<td>▪ Respects individual differences</td>
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<tr>
<td><strong>Technology Use</strong></td>
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<tr>
<td>▪ Understands and uses technology</td>
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<td><strong>Systems Thinking</strong></td>
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<tr>
<td>▪ Understands and uses systems</td>
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<tr>
<td>▪ Monitors systems</td>
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<tr>
<td>▪ Improves systems</td>
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*ELO- Indicates the standard is directly supported by an Extended Learning Opportunity*
### Session Details

<table>
<thead>
<tr>
<th>Session Details</th>
<th>Financial Literacy Standards</th>
<th>Social Studies</th>
<th>Florida B.E.S.T English</th>
<th>Common Core Math</th>
</tr>
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<tbody>
<tr>
<td><strong>Adventure One: CEO</strong></td>
<td>SS.5.E.1.2 Describe a market economy [and give examples of how the colonial and early American economy exhibited these characteristics.]</td>
<td>Critical Thinking Skills</td>
<td>Grade 5</td>
<td>Grade 4</td>
</tr>
</tbody>
</table>
| 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. | - Thinks critically  
- Thinks creatively  
- Makes sound decisions | Resource Management | ELA.5.R.2.1 | MA.4.NSO.1.1 |
| **Objectives:** | | Information Use | ELA.5.R.2.2 | MA.4.NSO.2.2 |
| Students will: | Technology Use | | ELA.5.R.3.1 | MA.4.M.2.2 |
| ▪ 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 | | ELA.5.R.3.2 | |
| **Adventure Two CFO** | SS.5.E.1.2 Describe a market economy [and give examples of how the colonial and early American economy exhibited these characteristics.] | Resource Management | Grade 5 | Grade 4 |
| 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. | | Information Use | ELA.5.R.2.1 | MA.5.NSO.1.1 |
| **Objectives:** | Technology Use | | ELA.5.R.2.2 | MA.5.NSO.2.4 |
| Students will: | | | ELA.5.R.3.1 | MA.5.NSO.2.5 |
| ▪ 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 | | ELA.5.C.5.2 | MA.5.AR.1.1 |
<p>| | | ELA.5.V.1.1 | MA.5.M.2.1 |</p>
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</table>
| **Adventure Three: Marketing Director**<br>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.<br><br>**Objectives:**<br>**Students will:**<br>▪ Use knowledge of skills and interests to select a company<br▪ Identify an idea for a new product or service<br▪ Attempt to resolve solutions to customer pain points<br▪ Identify characteristics of target markets<br▪ Explore advertising avenues and marketing tools<br▪ Plan a marketing campaign<br▪ Compare cost effectiveness of different advertisements<br▪ Examine fine print on contracts<br<br>SS.S.E.1.2 Describe a market economy [and give examples of how the colonial and early American economy exhibited these characteristics.]<br<br>**Resource Management**<br▪ Manages time<br▪ Manages money<br<br>**Information Use**<br▪ Locates information<br▪ Organizes information<br▪ Uses information<br▪ Analyzes information<br▪ Communicates Information<br<br>**Technology Use**<br▪ Understands and uses technology<br<br>**Critical Thinking Skills**<br▪ Thinks critically<br▪ Thinks creatively<br▪ Makes sound decisions<br<br>Grade 5<brELA.5.R.2.1<brELA.5.R.2.2<brELA.5.R.3.1<brELA.5.R.3.2<brELA.5.C.5.2<brELA.5.V.1.1<brELA.5.V.1.3<br<br>Grade 4<brMA.4.NSO.1.1<brMA.4.NSO.2.2<brMA.4.M.2.2<br<br>Grade 5<brMA.5.NSO.2.4<brMA.5.NSO.2.5<brMA.5.AR.1.1<brMA.5.M.2.1<br<br>**Adventure Four: Sales Manager**<br>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.<br<br>**Objectives:**<br>**Students will:**<br▪ Use knowledge of skills and interests to select a company<br▪ Explore traits that convey good work ethic<br▪ Compare resumes<br▪ Use a decision-making process to make hiring decisions<br▪ Use a problem-solving process to improve customer service<br<br>SS.S.E.1.2 Describe a market economy [and give examples of how the colonial and early American economy exhibited these characteristics.]<br<br>**Technology Use**<br▪ Understands and uses technology<br<br>**Critical Thinking Skills**<br▪ Thinks critically<br▪ Thinks creatively<br▪ Makes sound decisions<br<br>Grade 5<brELA.5.R.2.1<brELA.5.R.2.2<brELA.5.R.3.1<brELA.5.R.3.2<brELA.5.C.5.2<brELA.5.V.1.1<brELA.5.V.1.3<br<br>4.oa.1<br4.nbt.1-2<br4.nbt.3<br4.nbt.4-6<br4.nf.5-6<br<br>5.nbt.1-2<br5.nbt.4-5
### Session Details

**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 budget and opportunity cost

### Financial Literacy Standards

- **Grade 4**
  - SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.
  - SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.
  - SS.4.FL.3.3 Identify ways that people can choose to save money in many places.
  - SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest.
  - SS.4.FL.2.4 Discuss that whenever people buy something, they incur an opportunity cost.

### Social Studies

**Resource Management**
- Manages time
- Manages money

**Information Use**
- Locates information
- Organizes information
- Uses information
- Analyzes information
- Communicates information

**Technology Use**
- Understands and uses technology

**Critical Thinking Skills**
- Thinks critically
- Thinks creatively
- Makes sound decisions

**Personal Qualities**
- Demonstrates responsibility and self-discipline
- Demonstrates a willingness to learn
- Demonstrates integrity

### Florida B.E.S.T English

- **Grade 5**
  - ELA.5.R.2.1
  - ELA.5.R.2.2
  - ELA.5.R.3.1
  - ELA.5.R.3.2
  - ELA.5.C.5.2
  - ELA.5.V.1.1
  - ELA.5.V.1.3

### Common Core Math

- **Grade 4**
  - MA.4.NSO.1.1
  - MA.4.NSO.2.2
  - MA.4.M.2.2

- **Grade 5**
  - MA.5.NSO.2.4
  - MA.5.NSO.2.5
  - MA.5.AR.1.1
  - MA.5.M.2.1
# Unit Description

## 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.

### Social Studies Standards

**Grade 7**

SS.7.E.2.1 Explain how federal, state, and local taxes support the economy as a function of the United States government.

**Financial Literacy**

SS.8.FL.1.1 Explain that careers are based on working at jobs in the same occupation or profession for many years. Describe the different types of education and training required by various careers.

SS.8.FL.1.2 Identify the many decisions people must make over a lifetime about their education, jobs, and careers that affect their incomes and job opportunities.

SS.8.FL.1.3 Explain that getting more education and learning new job skills can increase a person’s human capital and productivity.

SS.8.FL.1.4 Examine the fact that people with less education and fewer job skills tend to earn lower incomes than people with more education and greater job skills.

SS.8.FL.1.5 Examine the fact that investment in education and training generally has a positive rate of return in terms of the income that people earn over a lifetime, with some education or training having a higher rate of return than others.

### Florida Employability Standards

**Communication Skills**

- Communicates verbally
- Listens actively
- Comprehends written material

**Interpersonal Skills**

- Understands teamwork and works with others

**Personal Qualities**

- Takes initiative
- Displays positive attitude and sense of self-worth
- Takes responsibility for professional growth

### B.E.S.T ELA

**Grade 6**

ELA.6.R.2.1
ELA.6.R.2.2
ELA.6.R.2.4
ELA.6.C.2.1
ELA.6.V.1.1
ELA.6.C.3.1
ELA.6.V.1.3

**Grade 7**

ELA.7.R.2.1
ELA.7.R.2.2
ELA.7.C.2.1
ELA.7.C.3.1
ELA.7.V.1.1
ELA.7.V.1.3

**Grade 8**

ELA.8.R.2.1
ELA.8.R.2.2
ELA.8.C.2.1
ELA.8.C.3.1
ELA.8.V.1.1
ELA.8.V.1.3

### Math

**Grade 6**

MA.6.NSO.2.3
MA.6.NSO.4.1
MA.6.AR.3.1
MA.6.AR.3.4

**Grade 7**

MA.7.NSO.2.2
MA.7.AR.3.1

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# Unit Description

**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

## Social Studies Standards

**Social Studies**

SS.7.E.1.4 Discuss the function of financial institutions in the development of a market economy.

**Financial Literacy**

SS.8.FL.3.1 Explain that banks and other financial institutions loan funds received from depositors to borrowers and that part of the interest received from these loans is used to pay interest to depositors for the use of their money.

SS.8.FL.3.2 Explain that, for the saver, an interest rate is the price a financial institution pays for using a saver’s money and is normally expressed as an annual percentage of the amount saved.

SS.8.FL.3.4 Explain that, when interest rates increase, people earn more on their savings and their savings grow more quickly.

SS.8.FL.3.6 Identify the value of a person’s savings in the future as determined by the amount saved and the interest rate. Explain why the earlier people begin to save, the more savings they will be able to accumulate, all other things equal, as a result of the power of compound interest.

SS.8.FL.3.7 Discuss the different reasons that people save money, including large purchases

SS.8.FL.5.5 Explain that the rate of return earned from investments will vary according to the amount of risk and, in general, a trade-off exists between the security of an investment and its expected rate of return.

SS.8.FL.6.2 Identify insurance as a product that allows people to pay a fee (called a premium) now to transfer the costs of a potential loss to a third party.

## Communication Skills

- Communicates verbally
- Listens actively
- Comprehends written material

## Interpersonal Skills

- Understands teamwork and works with others

## Personal Qualities

- Takes initiative

## Applied Academic Skills

- Uses reading skills
- Uses writing skills
- Uses mathematical strategies and procedures

## Grade 6

- ELA.6.R.2.1
- ELA.6.R.2.2
- ELA.6.R.2.4
- ELA.6.C.2.1
- ELA.6.V.1.1
- ELA.6.V.1.3

## Grade 7

- ELA.7.R.2.1
- ELA.7.R.2.2
- ELA.7.C.2.1
- ELA.7.C.3.1
- ELA.7.V.1.1
- ELA.7.V.1.3

## Grade 8

- ELA.8.R.2.1
- ELA.8.R.2.2
- ELA.8.C.2.1
- ELA.8.C.3.1
- ELA.8.V.1.1
- ELA.8.V.1.3

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## Unit Description

### 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.

### Objectives:

**Students will:**
- Define financial institutions and identify the services they provide
- Examine debit and credit cards and their use
- Explain the benefits and common pitfalls of credit cards
- Explain the benefits of debit cards
- Define credit score and describe how it influences the ability to get credit and borrow money

### Social Studies Standards

- SS.8.FL.2.3 Describe the variety of payment methods people can use in order to buy goods and services.
- SS.8.FL.2.4 Examine choosing a payment method, by weighing the costs and benefits of the different payment options.
- SS.8.FL.4.1 Explain that people who apply for loans are told what the interest rate on the loan will be. An interest rate is the price of using someone else’s money expressed as an annual percentage of the loan principal.
- SS.8.FL.4.2 Identify a credit card purchase as a loan from the financial institution that issued the card. Explain that credit card interest rates tend to be higher than rates for other loans. In addition, financial institutions may charge significant fees related to a credit card and its use.
- SS.8.FL.4.3 Examine the fact that borrowers who use credit cards for purchases and who do not pay the full balance when it is due pay much higher costs for their purchases because interest is charged monthly. Explain how a credit card user can avoid interest charges by paying the entire balance within the grace period specified by the financial institution.

### Florida Employability Standards

**Applied Academic Skills**
- Uses reading skills
- Uses writing skills
- Uses mathematical strategies and procedures

**Resource Management**
- Manages time
- Manages money
- Manages materials

### B.E.S.T ELA

- Grade 6
  - ELA.6.R.2.1
  - ELA.6.R.2.2
  - ELA.6.R.2.4
  - ELA.6.C.2.1
  - ELA.6.V.1.1
  - ELA.6.V.1.3
- Grade 7
  - ELA.7.R.2.1
  - ELA.7.R.2.2
  - ELA.7.C.2.1
  - ELA.7.C.3.1
  - ELA.7.V.1.1
  - ELA.7.V.1.3
- Grade 8
  - ELA.8.R.2.1
  - ELA.8.R.2.2
  - ELA.8.C.2.1
  - ELA.8.C.3.1
  - ELA.8.V.1.1
  - ELA.8.V.1.3

### Math

- Grade 6
  - MA.6.AR.3.1
  - MA.6.AR.3.4
  - MA.6.DP.1.1
- Grade 7
  - MA.7.NSO.2.3
  - MA.7.AR.3.1
## Unit 4: Budget+

Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.

### Objectives:

**Students will:**
- Categorize spending by needs and wants
- Compare teen and adult spending patterns
- Determine which categories belong in a budget
- Relate the need to save money to meet goals
- Prepare a budget using goals and income

### Financial Literacy

- **SS.8.FL.2.1** Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.

- **SS.8.FL.2.2** Analyze a source’s incentives in providing information about a good or service, and how a consumer can better assess the quality and usefulness of the information.

- **SS.8.FL.2.5** Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.

- **SS.8.FL.3.7** Discuss the different reasons that people save money, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events. Discuss how people’s tastes and preferences influence their choice of how much to save and for what to save.

### Critical Thinking Skills

- **Thinks critically**
- **Thinks creatively**
- **Makes sound decisions**
- **Solves problems**

### Resource Management

- **Manages time**
- **Manages money**
- **Manages materials**

### Grade 6

- **ELA.6.R.2.1**
- **ELA.6.R.2.2**
- **ELA.6.R.2.4**
- **ELA.6.C.2.1**
- **ELA.6.V.1.3**

### Grade 7

- **ELA.7.R.2.1**
- **ELA.7.R.2.2**
- **ELA.7.C.2.1**
- **ELA.7.C.3.1**
- **ELA.7.V.1.1**
- **ELA.7.V.1.3**

### Grade 8

- **ELA.8.R.2.1**
- **ELA.8.R.2.2**
- **ELA.8.C.2.1**
- **ELA.8.C.3.1**
- **ELA.8.V.1.1**
- **ELA.8.V.1.3**

### Grade 6

- **MA.6.AR.3.1**
- **MA.6.AR.3.4**
- **MA.6.DP.1.1**

### Grade 7

- **MA.7.NSO.2.3**
- **MA.7.AR.3.1**

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

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

### Financial Literacy

SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.

SS.8.FL.2.3 Describe the variety of payment methods people can use in order to buy goods and services.

SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.

SS.8.FL.3.2 Explain that, for the saver, an interest rate is the price a financial institution pays for using a saver’s money and is normally expressed as an annual percentage of the amount saved.

SS.8.FL.3.7 Discuss the different reasons that people save money, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events. Discuss how people’s tastes and preferences influence their choice of how much to save and for what to save.

### Critical Thinking Skills

- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems
- Resource Management
- Manages time
- Manages money
- Manages materials

### Technology Use

- Understands and uses technology

### Systems Thinking

- Understands and uses systems
- Monitors systems
- Improves systems

### Grade 6 ELA

- ELA.6.R.2.1
- ELA.6.R.2.2
- ELA.6.R.2.4
- ELA.6.C.1.3
- ELA.6.C.2.1
- ELA.6.V.1.1
- ELA.6.V.1.3

### Grade 6 Math

- MA.6.AR.3.1
- MA.6.AR.3.4
- MA.6.DP.1.1

### Grade 7 ELA

- ELA.7.R.2.1
- ELA.7.R.2.2
- ELA.7.C.1.3
- ELA.7.C.2.1
- ELA.7.C.3.1
- ELA.7.V.1.1
- ELA.7.V.1.3

### Grade 7 Math

- MA.7.NS.2.2
- MA.7.NS.2.3
- MA.7.AR.3.1

### Grade 8 ELA

- ELA.8.R.2.1
- ELA.8.R.2.2
- ELA.8.C.2.1
- ELA.8.C.1.3
- ELA.8.C.3.1
- ELA.8.V.1.1
- ELA.8.V.1.3

### Grade 8 Math

- MA.8.AR.3.1
- MA.8.AR.3.4
- MA.8.DP.1.1
### 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.**

**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

SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.

SS.912.FL.1.6 Explain that taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals and that the major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes.

### Communication Skills
- Communicates verbally
- Listens actively
- Comprehends written material

### Interpersonal Skills
- Understands teamwork and works with others

### Personal Qualities
- Takes initiative
- Displays positive attitude and sense of self-worth
- Takes responsibility for professional growth

### Communication Skills
- Communicates verbally
- Listens actively
- Comprehends written material

### Interpersonal Skills
- Understands teamwork and works with others

### Personal Qualities
- Takes initiative
- Displays positive attitude and sense of self-worth
- Takes responsibility for professional growth

### Applied Academic Skills
- Uses reading skills
- Uses writing skills
- Uses mathematical strategies and procedures

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### 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.**

**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

SS.912.FL.5.10 Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.

SS.912.FL.6.1 Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.

SS.912.FL.6.3 Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.

SS.912.FL.6.6 Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.

SS.912.FL.6.7 Compare the purposes of various types of insurance

### Communication Skills
- Communicates verbally
- Listens actively
- Comprehends written material

### Interpersonal Skills
- Understands teamwork and works with others

### Personal Qualities
- Takes initiative

### Communication Skills
- Communicates verbally
- Listens actively
- Comprehends written material

### Interpersonal Skills
- Understands teamwork and works with others

### Personal Qualities
- Takes initiative

### Applied Academic Skills
- Uses reading skills
- Uses writing skills
- Uses mathematical strategies and procedures

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### Unit 3: Debit and Credit

Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.

**Objectives:**

- 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

**Social Studies Standards**

- SS.912.FL.4.5 Explain that lenders make credit decisions based in part on consumer payment history.
- SS.912.FL.4.6 Discuss that lenders can pay to receive a borrower’s credit score from a credit bureau and that a credit score is a number based on information in a credit report and assesses a person’s credit risk.
- SS.912.FL.4.7 Describe that credit reports and scores may be requested and used by employers in hiring decisions, landlords in deciding whether to rent apartments, and insurance companies in charging premiums.
- SS.912.FL.4.8 Examine the fact that failure to repay a loan has significant consequences for borrowers

**Applied Academic Skills**

- Uses reading skills
- Uses writing skills
- Uses mathematical strategies and procedures

**Resource Management**

- Manages time
- Manages money
- Manages materials

**Interpersonal Skills**

- Understands teamwork and works with others

**Grades 9-10**

ELA.9.R.2.1
ELA.9.C.2.1
ELA.9.C.3.1
ELA.9.C.4.1
ELA.9.V.1.1
ELA.9.V.1.3

**Grades 11-12**

ELA.12.R.2.1
ELA.12.C.2.1
ELA.12.C.3.1
ELA.12.C.4.1
ELA.12.C.5.1
ELA.12.V.1.1

### Unit 4: Budget+

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 and 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.

**Objectives:**

- Categorize spending by needs and wants
- Determine which categories belong in a budget
- Distinguish between different kinds of budgets
- Prepare a budget using goals and income

**Social Studies Standards**

- SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.
- SS.912.FL.3.1 Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.

**Critical Thinking Skills**

- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems

**Resource Management**

- Manages time
- Manages money
- Manages materials

**Interpersonal Skills**

- Understands teamwork and works with others

**Grades 9-10**

ELA.9.R.2.1
ELA.9.R.3.2
ELA.9.R.3.4
ELA.9.C.1.4
ELA.9.C.2.1
ELA.9.V.1.1
ELA.9.V.1.3
RI 9–10.1
SL 9-10.1
L.9-10.1,4

**Grades 11-12**

ELA.12.R.2.1
ELA.12.C.2.1
ELA.12.C.3.1
ELA.12.C.4.1
ELA.12.C.5.1
ELA.12.V.1.1
## 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

### Social Studies Standards

- SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified
- SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.
- SS.912.FL.3.1 Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.
- SS.912.FL.6.1 Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.

### Florida Employability Standards

#### Critical Thinking Skills
- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems

#### Resource Management
- Manages time
- Manages money
- Manages materials

#### Technology Use
- Understands and uses technology

#### Systems Thinking
- Understands and uses systems
- Monitors systems
- Improves systems

#### Interpersonal Skills
- Works independently
- Demonstrates a willingness to learn
- Demonstrates integrity
- Demonstrates professionalism
- Takes initiative

### B.E.S.T ELA

### Theme 1 Employment and Income
#### Foundation 1 Career Cluster
Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway.

**Objectives:**
Students will:
- Examine careers and corresponding career clusters.
- Apply interests and skills to specific career clusters.
- Research possible careers within a chosen career cluster.
- Analyze how interests and skills may relate to a specific career cluster.

**Social Studies Standards**
SS.8.FL.1.1 Explain that careers are based on working at jobs in the same occupation or profession for many years. Describe the different types of education and training required by various careers.

**Florida Employability Standards**

**Communication Skills**
- Communicates verbally
- Listens actively
- Comprehends written material

**Interpersonal Skills**
- Understands teamwork and works with others

**Personal Qualities**
- Takes initiative
- Displays positive attitude and sense of self-worth
- Takes responsibility for professional growth

**Technology Use**
- Understands and uses technology

**Information Use**
- Locates information
- Organizes information
- Uses information
- Analyzes information
- Communicates Information

**B.E.S.T English Language Arts**

<table>
<thead>
<tr>
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### Theme 1 Foundation 2 Net Income
Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.

**Objectives:**
The students will:
- Identify the difference between gross pay and net pay.
- Identify the components on an earnings statement (pay stub) that affect net income.
- Calculate net monthly income after removing taxes, benefits, and other deductions.

**Social Studies Standards**
SS.912.FL.1.4 Explain why wages or salaries vary among workers in different types of jobs and among workers in the same jobs.

**Communication Skills**
- Communicates verbally
- Listens actively
- Comprehends written material

**Personal Qualities**
- Takes initiative
- Adapts and shows flexibility
- Works independently

**B.E.S.T English Language Arts**

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<tr>
<td>ELA.9.V.1.3</td>
<td>ELA.12.V.1.1</td>
</tr>
</tbody>
</table>
## Unit Description

### Theme 2: Employment and Education

#### The Value of Education

Students learn about the time commitments, costs and benefits of postsecondary 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.

---

<table>
<thead>
<tr>
<th>Social Studies Standards</th>
<th>Florida Employability Standards</th>
<th>B.E.S.T English Language Arts</th>
</tr>
</thead>
</table>
| SS.8.FL.1.1 Describe the different types of education and training required by various careers. | Communication Skills  
- Communicates verbally  
- Listens actively  
- Comprehends written material | Grades 9-10  
ELA.9.R.2.1  
ELA.9.R.3.2  
ELA.9.R.3.4  
ELA.9.C.1.4  
ELA.9.C.3.1  
ELA.9.C.4.1  
ELA.9.C.5.1  
ELA.9.V.1.1  
ELA.9.V.1.3 |
| SS.8.FL.1.2 Identify the many decisions people must make over a lifetime about their education, jobs, and careers that affect their incomes and job opportunities. | Interpersonal Skills  
- Understands teamwork and works with others | Grades 11-12  
ELA.12.R.2.1  
ELA.12.R.3.2  
ELA.12.R.3.4  
ELA.12.C.3.1  
ELA.12.C.4.1  
ELA.12.C.5.1  
ELA.12.V.1.1 |
| SS.8.FL.1.3 Explain that getting more education and learning new job skills can increase a person’s human capital and productivity. | Personal Qualities  
- Takes initiative  
- Displays positive attitude and sense of self-worth  
- Takes responsibility for professional growth | |
| SS.8.FL.1.4 Examine the fact that people with less education and fewer job skills tend to earn lower incomes than people with more education and greater job skills. | Technology Use  
- Understands and uses technology | |
| SS.8.FL.1.5 Examine the fact that investment in education and training generally has a positive rate of return in terms of the income that people earn over a lifetime, with some education or training having a higher rate of return than others. | Critical Thinking Skills  
- Thinks critically  
- Thinks creatively  
- Makes sound decisions | |
<p>| SS.8.FL.1.6 Identify the opportunity costs that education, training, and development of job skills have in the terms of time, effort, and money. | | |</p>
<table>
<thead>
<tr>
<th><strong>Unit Description</strong></th>
<th><strong>Social Studies Standards</strong></th>
<th><strong>Florida Employability Standards</strong></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Theme 3: Financial Responsibility and Decision Making</strong></td>
<td>SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.</td>
<td><strong>Personal Qualities</strong></td>
<td>Grades 9-10</td>
</tr>
<tr>
<td><strong>Financial Decision Making</strong></td>
<td></td>
<td>▪ Takes initiative</td>
<td>ELA.9.R.2.1</td>
</tr>
<tr>
<td>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</td>
<td></td>
<td>▪ Displays positive attitude and sense of self-worth</td>
<td>ELA.9.R.3.2</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>▪ Takes responsibility for professional growth</td>
<td>ELA.9.R.3.4</td>
</tr>
<tr>
<td><strong>Students will:</strong></td>
<td><strong>Critical Thinking Skills</strong></td>
<td></td>
<td>ELA.9.C.1.4</td>
</tr>
<tr>
<td>▪ Use rational and considered decision-making steps to select financial goals and priorities.</td>
<td>▪ Thinks critically</td>
<td></td>
<td>ELA.9.C.3.1</td>
</tr>
<tr>
<td>▪ Explain how decisions made today can impact the future</td>
<td>▪ Thinks creatively</td>
<td></td>
<td>ELA.9.C.4.1</td>
</tr>
<tr>
<td></td>
<td>▪ Makes sound decisions</td>
<td></td>
<td>ELA.9.C.5.1</td>
</tr>
<tr>
<td></td>
<td><strong>Systems Thinking</strong></td>
<td></td>
<td>ELA.9.V.1.1</td>
</tr>
<tr>
<td></td>
<td>▪ Understands and uses systems</td>
<td></td>
<td>ELA.9.V.1.3</td>
</tr>
<tr>
<td></td>
<td><strong>Critical Thinking Skills</strong></td>
<td></td>
<td>Grades 11-12</td>
</tr>
<tr>
<td></td>
<td>▪ Thinks critically</td>
<td></td>
<td>ELA.12.R.2.1</td>
</tr>
<tr>
<td></td>
<td>▪ Thinks creatively</td>
<td></td>
<td>ELA.12.R.3.2</td>
</tr>
<tr>
<td></td>
<td>▪ Makes sound decisions</td>
<td></td>
<td>ELA.12.R.3.4</td>
</tr>
<tr>
<td></td>
<td>▪ Solves problems</td>
<td></td>
<td>ELA.12.C.3.1</td>
</tr>
<tr>
<td></td>
<td><strong>Resource Management</strong></td>
<td></td>
<td>ELA.12.C.4.1</td>
</tr>
<tr>
<td></td>
<td>▪ Manages time</td>
<td></td>
<td>ELA.12.C.5.1</td>
</tr>
<tr>
<td></td>
<td>▪ Manages money</td>
<td></td>
<td>ELA.12.V.1.1</td>
</tr>
<tr>
<td></td>
<td>▪ Manages materials</td>
<td></td>
<td>ELA.12.V.1.3</td>
</tr>
<tr>
<td></td>
<td><strong>Interpersonal Skills</strong></td>
<td></td>
<td>Grades 9-10</td>
</tr>
<tr>
<td></td>
<td>Understands teamwork and works with others</td>
<td></td>
<td>ELA.12.R.3.2</td>
</tr>
<tr>
<td></td>
<td><strong>Grades 11-12</strong></td>
<td></td>
<td>ELA.12.V.1.1</td>
</tr>
<tr>
<td><strong>Theme 4: Planning and Money Management</strong></td>
<td>SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.</td>
<td></td>
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</tr>
<tr>
<td><strong>Next-Level Budgeting</strong></td>
<td></td>
<td><strong>Critical Thinking Skills</strong></td>
<td></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></td>
<td>▪ Thinks critically</td>
<td></td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>▪ Thinks creatively</td>
<td></td>
</tr>
<tr>
<td><strong>Students will:</strong></td>
<td></td>
<td>▪ Makes sound decisions</td>
<td></td>
</tr>
<tr>
<td>▪ Recognize some of the reasons why people might spend more than they earn.</td>
<td></td>
<td>▪ Solves problems</td>
<td></td>
</tr>
<tr>
<td>▪ Identify and use parts of a budget.</td>
<td></td>
<td><strong>Resource Management</strong></td>
<td></td>
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<tr>
<td>▪ List the long-term effects of overspending.</td>
<td></td>
<td>▪ Manages time</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>▪ Manages money</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Manages materials</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Interpersonal Skills</strong></td>
<td></td>
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<td></td>
<td></td>
<td>Understands teamwork and works with others</td>
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<td>Social Studies Standards</td>
<td>Florida Employability Standards</td>
<td>B.E.S.T English Language Arts</td>
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<td>------------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------</td>
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</tr>
</tbody>
</table>
| **Theme 5: Risk Management and Insurance**         | SS8.FL.6.1 Analyze the fact that personal financial risk exists when unexpected events can damage health, income, property, wealth, or future opportunities. | Communication Skills  
▪ Communicates verbally  
▪ Listens actively  
▪ Comprehends written material | Grades 9-10  
ELA.9.R.2.1  
ELA.9.R.3.2  
ELA.9.R.3.4  
ELA.9.C.1.4  
ELA.9.C.3.1  
ELA.9.C.4.1  
ELA.9.C.5.1  
ELA.9.V.1.1  
ELA.9.V.1.3 |
| **Insurance**                                     | SS8.FL.6.2 Identify insurance as a product that allows people to pay a fee (called a premium) now to transfer the costs of a potential loss to a third party. | Interpersonal Skills  
▪ Understands teamwork and works with others | Grades 11-12  
ELA.12.R.2.1  
ELA.12.R.3.2  
ELA.12.R.3.4  
ELA.12.C.3.1  
ELA.12.C.4.1  
ELA.12.C.5.1  
ELA.12.V.1.1 |
| Students will:                                    | Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance. | Applied Academic Skills  
▪ Uses reading skills  
▪ Uses writing skills |                                                                                                   |
| ▪ Recognize strategies for managing risk.          |                                                                                          | Technology Use  
Understands and uses technology                                                                 |                                                                                   |
| ▪ List the benefits of having insurance for risk management. |                                                                                          |                                                                                   |
| ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. |                                                                                          |                                                                                   |
| ▪ Compare insurance policies.                      |                                                                                          |                                                                                   |
| **Theme 6: Investing**                            | SS8.FL.5.1 Describe the differences among the different types of financial assets, including a wide variety of financial instruments such as bank deposits, stocks, bonds, and mutual funds. | Communication Skills  
▪ Communicates verbally  
▪ Listens actively  
▪ Comprehends written material | Grades 9-10  
ELA.9.R.2.1  
ELA.9.R.3.2  
ELA.9.R.3.4  
ELA.9.C.1.4  
ELA.9.C.3.1  
ELA.9.C.4.1  
ELA.9.C.5.1  
ELA.9.V.1.1  
ELA.9.V.1.3 |
| **Investing for the Future**                       | SS8.FL.5.3 Discuss that when people buy corporate stock, they are purchasing ownership shares in a business ... | Interpersonal Skills  
▪ Understands teamwork and works with others | Grades 11-12  
ELA.12.R.2.1  
ELA.12.R.3.2  
ELA.12.R.3.4  
ELA.12.C.3.1  
ELA.12.C.4.1  
ELA.12.C.5.1  
ELA.12.V.1.1 |
| Students will:                                    | SS8.FL.5.5 Explain that the rate of return earned from investments will vary according to the amount of risk and, in general, a trade-off exists between the security of an investment and its expected rate of return. | Personal Qualities  
▪ Takes initiative  
▪ Displays positive attitude and sense of self-worth  
▪ Takes responsibility for professional growth |                                                                                   |
| ▪ Recognize different investment options.         |                                                                                          | Technology Use  
▪ Understands and uses technology                                                                 |                                                                                   |
| ▪ Compare the benefits and risks of various investment options. |                                                                                          |                                                                                   |
| ▪ Create a diversified investment portfolio that maximizes profit |                                                                                          | Critical Thinking Skills  
▪ Thinks critically  
▪ Thinks creatively  
▪ Makes sound decisions                                                                 |                                                                                   |
## 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 Standards

- SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.
- SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.

### Florida Employability Standards

#### Critical Thinking Skills
- Thinks critically
- Thinks creatively
- Makes sound decisions
- Solves problems

#### Resource Management
- Manages time
- Manages money
- Manages materials

#### Technology Use
- Understands and uses technology

#### Systems Thinking
- Understands and uses systems
- Monitors systems
- Improves systems

#### Interpersonal Skills
- Works independently
- Demonstrates a willingness to learn
- Demonstrates integrity
- Demonstrates professionalism
- Takes initiative

### B.E.S.T English Language Arts

- Grades 9-10
  - ELA.9.R.2.1
  - ELA.9.R.3.2
  - ELA.9.R.3.4
  - ELA.9.C.1.4
  - ELA.9.C.3.1
  - ELA.9.C.4.1
  - ELA.9.C.5.1
  - ELA.9.V.1.1
  - ELA.9.V.1.3

- Grades 11-12
  - ELA.12.R.2.1
  - ELA.12.R.3.2
  - ELA.12.R.3.4
  - ELA.12.C.3.1
  - ELA.12.C.4.1
  - ELA.12.C.5.1
  - ELA.12.V.1.1
### Theme One: Employment and Income

#### Entrepreneurial Strengths and Talents

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.

<table>
<thead>
<tr>
<th>Students will:</th>
<th>SS.8.E.2.1 Analyze contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States economy.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Identify the characteristics of a successful entrepreneur.</td>
<td>Personal Qualities</td>
</tr>
<tr>
<td>• Examine personal entrepreneurial qualifications and characteristics.</td>
<td>▪ Demonstrates responsibility and self-discipline</td>
</tr>
<tr>
<td>• Develop a plan for building entrepreneurial skills.</td>
<td>▪ Works independently</td>
</tr>
<tr>
<td></td>
<td>▪ Displays positive attitude and sense of self-worth</td>
</tr>
</tbody>
</table>

#### Job Loss

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.

<table>
<thead>
<tr>
<th>Students will:</th>
<th>SS.8.FL.1.3 Explain that getting more education and learning new job skills can increase a person’s human capital and productivity.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</td>
<td>Personal Qualities</td>
</tr>
<tr>
<td>• Develop a plan for preparing for job loss.</td>
<td>▪ Demonstrates responsibility and self-discipline</td>
</tr>
<tr>
<td>• Identify professional development and job retraining opportunities to help when job loss happens.</td>
<td>▪ Works independently</td>
</tr>
<tr>
<td></td>
<td>▪ Demonstrates a willingness to learn</td>
</tr>
<tr>
<td></td>
<td>▪ Takes initiative</td>
</tr>
<tr>
<td></td>
<td>▪ Takes responsibility for professional growth</td>
</tr>
</tbody>
</table>

#### My Work Values and Responsibilities

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.

<table>
<thead>
<tr>
<th>Students will:</th>
<th>SS.8.FL.1.4 Discuss why the productivity of workers is important to businesses.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</td>
<td>Personal Qualities</td>
</tr>
<tr>
<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>▪ Demonstrates responsibility and self-discipline</td>
</tr>
<tr>
<td></td>
<td>▪ Works independently</td>
</tr>
<tr>
<td></td>
<td>▪ Demonstrates a willingness to learn</td>
</tr>
<tr>
<td></td>
<td>▪ Demonstrates integrity</td>
</tr>
<tr>
<td></td>
<td>▪ Demonstrates professionalism</td>
</tr>
</tbody>
</table>
## 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.

<table>
<thead>
<tr>
<th>Extension Details</th>
<th>Extension Objectives</th>
<th>Social Studies Standards</th>
<th>Florida Employability Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>The IRS W-4 Form</td>
<td>Students will:</td>
<td>NA</td>
<td>Systems Thinking</td>
</tr>
<tr>
<td></td>
<td>▪ Explain the purpose of the W-4 form.</td>
<td></td>
<td>▪ Understands and uses systems</td>
</tr>
<tr>
<td></td>
<td>▪ Examine the employee sections of the W-4 form</td>
<td></td>
<td>▪ Monitors systems</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>▪ Improves systems</td>
</tr>
</tbody>
</table>

## Theme Two: Employment and Education

### 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.

<table>
<thead>
<tr>
<th>Extension Details</th>
<th>Extension Objectives</th>
<th>Social Studies Standards</th>
<th>Florida Employability Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applying for Financial Aid with FAFSA</td>
<td>Students will:</td>
<td>SS.8.FL.1.6 Identify the opportunity costs that education, training, and development of job skills have in the terms of time, effort, and money.</td>
<td>Applied Academic Skills</td>
</tr>
<tr>
<td></td>
<td>▪ Explain the rationale for completing the FAFSA form.</td>
<td></td>
<td>▪ Uses reading skills</td>
</tr>
<tr>
<td></td>
<td>▪ Identify the resources and information required for the FAFSA form.</td>
<td></td>
<td>▪ Uses writing skills</td>
</tr>
<tr>
<td></td>
<td>▪ Develop an action plan for completing the FAFSA form.</td>
<td></td>
<td>▪ Uses mathematical</td>
</tr>
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<td></td>
<td></td>
<td></td>
<td>Technology Use</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>▪ Understands and uses technology</td>
</tr>
</tbody>
</table>

### Career Decisions

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

<table>
<thead>
<tr>
<th>Extension Details</th>
<th>Extension Objectives</th>
<th>Social Studies Standards</th>
<th>Florida Employability Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Career Decisions</td>
<td>Students will:</td>
<td>SS.8.FL.1.2 Identify the many decisions people must make over a lifetime about their education, jobs, and careers that affect their incomes and job opportunities.</td>
<td>Critical Thinking Skills</td>
</tr>
<tr>
<td></td>
<td>▪ Use a process to develop a career plan.</td>
<td></td>
<td>▪ Thinks critically</td>
</tr>
<tr>
<td></td>
<td>▪ Identify career choices that match interests and abilities</td>
<td></td>
<td>▪ Thinks creatively</td>
</tr>
<tr>
<td></td>
<td>▪ Develop a SMART goal to help achieve a chosen career.</td>
<td></td>
<td>▪ Makes sound decisions</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>▪ Solves problems</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>▪ Reasons</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>▪ Plans and organizes</td>
</tr>
<tr>
<td>Extension Details</td>
<td>Extension Objectives</td>
<td>Social Studies Standards</td>
<td>Florida Employability Standards</td>
</tr>
<tr>
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<td>--------------------------------</td>
</tr>
<tr>
<td><strong>Grades Count!</strong></td>
<td>Students will:</td>
<td>SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</td>
<td><strong>Personal Qualities</strong></td>
</tr>
</tbody>
</table>
| Students consider the consequence of grades and other factors and their effects on college options and scholarships. | - Reflect on their current GPA and course selections in light of key factors that influence college admissions.  
- Calculate a possible GPA based on potential new courses.  
- List the positive steps they can take to be successful with potential new courses | | - Demonstrates responsibility and self-discipline  
- Works independently  
- Displays positive attitude and sense of self-worth |
| **Interpreting a Financial Aid Award Letter** | Students will:       | SS.8.FL.1.6 Identify the opportunity costs that education, training, and development of job skills have in the terms of time, effort, and money. | **Personal Qualities** |
| Students learn how to interpret a financial aid award letter and negotiate for more aid | - Recognize the options available upon receiving a financial aid award letter.  
- Analyze the parts of a financial aid award letter.  
- Identify effective strategies for negotiating additional financial aid. | | - Demonstrates responsibility and self-discipline  
- Works independently  
- Displays positive attitude and sense of self-worth |
| **Paying for Postsecondary Education** | Students will:       | SS.8.FL.1.6 Identify the opportunity costs that education, training, and development of job skills have in the terms of time, effort, and money. | **Personal Qualities**  
**Critical Thinking Skills**  
**Technology Use** |
| Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come. | - Identify a savings goal and plan.  
- Contrast grants and scholarships with student loans.  
- Explain the responsibilities associated with student loan debt. | | - Demonstrates responsibility and self-discipline  
- Works independently  
- Displays positive attitude and sense of self-worth  
- Thinks critically  
- Thinks creatively  
- Makes sound decisions  
- Plans and organizes  
- Understands and uses technology |
<table>
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<td><strong>Theme Three: Financial Responsibility and Decision Making</strong></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
| **Buying Your First 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. | SS.8.FL.2.2 Analyze a source’s incentives in providing information about a good or service, and how a consumer can better assess the quality and usefulness of the information. | Information Use  
- Locates information  
- Organizes information  
- Uses information  
- Analyzes information |
|  
Students learn to be smart consumers when purchasing a new or used car. |  |  | Technology Use  
- Understands and uses technology |
| **Cost of Living** | 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. | SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. | Critical Thinking Skills  
- Thinks critically  
- Solves problems |
|  
Students consider the differences in cost of living and median wage in different areas of the United States. |  |  | Information Use  
- Locates information  
- Organizes information  
- Uses information  
- Analyzes information  
- Communicates Information |
| **My Financial Future and Debt** | 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. | SS.8.FL.2.3 Describe the variety of payment methods people can use in order to buy goods and services.  
SS.8.FL.4.3 Examine the fact that borrowers who use credit cards for purchases and who do not pay the full balance when it is due pay much higher costs for their purchases because interest is charged monthly. | Applied Academic Skills  
- Uses reading skills  
- Uses writing skills |
|  
Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter. |  |  | Critical Thinking Skills  
- Thinks critically  
- Solves problems |
| **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. | NA | Applied Academic Skills  
- Uses reading skills  
- Uses writing skills  
- Uses mathematical |
|  
Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan. |  |  | Technology Use  
- Understands and uses technology |
## JA Finance Park Advanced Extension Activities

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<th>Extension Details</th>
<th>Extension Objectives</th>
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<tbody>
<tr>
<td><strong>Planning for Financial Success</strong>&lt;br&gt;Students use critical thinking skills and design to communicate the benefits of financial goal planning.</td>
<td><strong>Students will:</strong>&lt;br&gt;▪ Recognize the steps for financial goal planning.&lt;br&gt;▪ Identify a financial goal and develop a plan to reach it.</td>
<td>SS.8.FL.2.4 Examine choosing a payment method, by weighing the costs and benefits of the different payment options.</td>
<td><strong>Critical Thinking Skills</strong>&lt;br&gt;▪ Thinks critically&lt;br&gt;▪ Thinks creatively&lt;br&gt;▪ Makes sound decisions&lt;br&gt;▪ Plans and organizes</td>
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<tr>
<td><strong>Sales and Property Taxes</strong>&lt;br&gt;Students determine the impact taxes have on financial decision making.</td>
<td><strong>Students will:</strong>&lt;br&gt;▪ Examine choosing a payment method, by weighing the costs and benefits of the different payment options.&lt;br&gt;▪ Identify potential security issues with using payment apps.&lt;br&gt;▪ Analyze how to use a payment app to manage spending.</td>
<td>SS.912.FL.5.1 Compare the ways that federal, state, and local tax rates vary on different types of investments.</td>
<td><strong>Resource Management</strong>&lt;br&gt;▪ Manages time&lt;br&gt;▪ Manages money&lt;br&gt;<strong>Critical Thinking Skills</strong>&lt;br&gt;▪ Thinks critically&lt;br&gt;▪ Thinks creatively&lt;br&gt;▪ Makes sound decisions&lt;br&gt;<strong>Technology Use</strong>&lt;br&gt;▪ Understands and uses technology</td>
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<tr>
<td><strong>Theme Four: Planning and Money Management</strong>&lt;br&gt;A World Without Cash&lt;br&gt;Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</td>
<td><strong>Students will:</strong>&lt;br&gt;▪ Explore different payment types, and classify the pros and cons of using payment apps.&lt;br&gt;▪ Identify potential security issues with using payment apps.&lt;br&gt;▪ Analyze how to use a payment app to manage spending.</td>
<td>SS.8.FL.2.3 Describe the variety of payment methods people can use in order to buy goods and services.&lt;br&gt;SS.8.FL.2.4 Examine choosing a payment method, by weighing the costs and benefits of the different payment options.</td>
<td><strong>Critical Thinking Skills</strong>&lt;br&gt;▪ Thinks critically&lt;br&gt;▪ Solves problems&lt;br&gt;<strong>Information Use</strong>&lt;br&gt;▪ Locates information&lt;br&gt;▪ Organizes information&lt;br&gt;▪ Uses information&lt;br&gt;▪ Analyzes information&lt;br&gt;▪ Communicates Information&lt;br&gt;<strong>Technology Use</strong>&lt;br&gt;▪ Understands and uses technology</td>
</tr>
<tr>
<td>Extracurricular Expenses&lt;br&gt;Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students’ high school experiences.</td>
<td><strong>Students will:</strong>&lt;br&gt;▪ Outline a short-term financial goal for how to save for extracurricular expenses.&lt;br&gt;▪ Generate a personal budget to achieve the goal</td>
<td>SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.</td>
<td><strong>Resource Management</strong>&lt;br&gt;▪ Manages time&lt;br&gt;▪ Manages money</td>
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### Unexpected Expenses
Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.

**Extension Objectives**
- 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.

**Social Studies Standards**
SS8.FL.6.1 Analyze the fact that personal financial risk exists when unexpected events can damage health, income, property, wealth, or future opportunities.

**Florida Employability Standards**
Resource Management
- Manages time
- Manages money

Critical Thinking Skills
- Thinks critically
- Solves problems

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### Theme Five: Risk Management and Insurance

#### Auto Insurance
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.

**Extension Objectives**
- Differentiate among the main types of auto insurance coverage.
- Identify ways to mitigate risk to help keep auto insurance costs down.

**Social Studies Standards**
SS8.FL.6.2 Identify insurance as a product that allows people to pay a fee (called a premium) now to transfer the costs of a potential loss to a third party.

**Critical Thinking Skills**
- Thinks critically
- Solves problems

**Information Use**
- Locates information
- Organizes information
- Uses information
- Analyzes information
- Communicates Information

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#### Mortgages
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.

**Extension Objectives**
- Explain the expenses associated with taking out a mortgage.
- Differentiate among different types of mortgages.

**Social Studies Standards**
SS.8.FL.3.3 Discuss that interest rates paid on savings and charged on loans, like all prices, are determined in a market.
SS.8.FL.3.5 Identify principal as the initial amount of money upon which interest is paid.

**Critical Thinking Skills**
- Thinks critically
- Solves problems

**Information Use**
- Locates information
- Organizes information
- Uses information

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### Theme 6: Investing

#### Purchasing Stocks
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.

**Extension Objectives**
- Recognize basic principles of investing in stocks.
- Identify factors that affect stocks and the stock market.
- List strategies for smart investing.

**Social Studies Standards**
SS.8.FL.5.3 Discuss that when people buy corporate stock, they are purchasing ownership shares in a business that if the business is profitable, they will expect to receive income in the form of dividends and/or from the increase in the stock’s value,

**Applied Academic Skills**
- Uses reading skills
- Uses writing skills

**Critical Thinking Skills**
- Thinks critically
- Solves problems
### Investing for Retirement
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).

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| **Students will:** |                      | SS.8.FL.5.4 Explain that the price of a financial asset is determined by the interaction of buyers and sellers in a financial market. SS.8.FL.5.5 Explain that the rate of return earned from investments will vary according to the amount of risk and, in general, a trade-off exists between the security of an investment and its expected rate of return. | **Applied Academic Skills**  
- Uses reading skills  
- Uses writing skills  
**Critical Thinking Skills**  
- Thinks critically  
- Solves problems |
| Explain the benefits of funding retirement early. | Compare features and benefits of retirement plans, including 401(k)s and IRAs. | |

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