



**A Correlation between
Common Core State Standards,
Washington K-12 Essential Academic
Learning Requirements
and
Junior Achievement Capstone Programs**

Updated March 2017
Financial Education Standards
Common Core State Standards Included

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Overview

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

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

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

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

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

JA BizTown

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>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 <i>JA BizTown</i> and in life. In a society in which money transactions increasingly are instantaneous, it is critical that students understand the basics of deposits, checks, and withdrawals and then build on that knowledge to understand electronic banking and bank cards.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>Financial Education</p> <p>Grade 4</p> <p>4.SS 1. Create a way to keep track of money spent.</p> <p>4.SS 6. Monitor financial statements for a personal savings account.</p> <p>4.SS 7. Explain why people keep money in banks and credit unions.</p> <p>4.SS 8. Describe how checks and debit cards, gift cards, and credit cards are used as payment methods.</p> <p>4.SS 9. Verify the total cost of a purchase that includes multiple items. ^{ELO}</p> <p>4.SS 11. Compare prices for the same item from two different sources.</p> <p>4.SS 12. Justify a spending decision based on predetermined criteria for an acceptable outcome and available options.</p> <p>4.CD 1. Identify situations when people might pay for certain items in small amounts over time.</p> <p>4.CD 2. Summarize the advantages and disadvantages of using credit. 3. Explain why using a credit card is a form of borrowing.</p> <p>4.CD 4. Recognize how overspending can lead to borrowing problems.</p> <p>4.I 2. Compare the main features and rates of return on basic deposit accounts at local financial institutions.</p> <p>Grade 5</p> <p>5SS.3. Name saving strategies, including pay yourself first and comparison shopping.</p> <p>5SS 4. State the advantages and disadvantages of saving for financial goals.</p> <p>5.I.2 Demonstrate how to open a basic account at a financial institution.</p> <p>5.FD 10. Determine the cost of achieving a financial goal. ^{ELO}</p> <p>5.FD 11. Evaluate the results of a financial decision. ^{ELO}</p> <p>5.FD 12. Give examples of how decisions made today can affect future opportunities. ^{ELO}</p> <p>Grade 6</p> <p>6SS 3. Distinguish between saving strategies, including pay yourself first and comparison shopping.</p> <p>6SS 4. Compare the advantages and disadvantages of saving for financial goals.</p> <p>6SS 7. Summarize the advantages and disadvantages of checks, prepaid cards, debit cards, gift cards, and online and mobile payment systems.</p> <p>6.CD 1. Explain how debit cards differ from credit cards.</p> <p>6.CD 2. Calculate the total cost of repaying a loan under various rates of interest and over different periods. ^{ELO}</p>	<p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>4.NBT.3 4.NBT.4</p> <p>5.NBT.5 5.NBT.7</p> <p>6.NS.3</p> <p>Mathematical Practices 1-7</p>

JA BizTown

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>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.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms. ▪ 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. 	<p>Social Studies Economics 2.1 Understands how geography, natural resources, climate, and available labor contribute to the sustainability of the economy of regions in Washington State</p> <p>Social Studies Skills 5.2.1 Creates and uses a research question to conduct research on an issue or event.</p> <p>Financial Education Grade 4 4.FD.6. Explain how limited personal financial resources affect the choices people make. 4.SS.5 Give an example of how the government uses tax revenues.</p> <p>Grade 5 5.FD.15. Demonstrate how to negotiate a fee for services such as babysitting or lawn care. ^{ELO}</p> <p>Grade 6 6.FD.20. Illustrate how to negotiate a fee for services such as babysitting or lawn care. ^{ELO}</p>	<p>RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1. L.4.4 L.4.6</p> <p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>Mathematical Practices 1-2 4</p>

JA BizTown

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>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 <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>Social Studies Civics 4 1.4.1 Understands that civic participation involves being informed about public issues and voting in elections.</p> <p>Financial Education Grade 4 4.EI 1. Analyze how different jobs require different skills, training, and tools. 4.EI 2. Explain how an individual’s interests, knowledge, and abilities can affect job and career choice. 4.EI 3. Research jobs related to a career of interest.</p> <p>Grade 5 5EI 1. Identify individuals who could provide positive job references. 5EI 2. Complete a part-time job application.</p> <p>Grade 6 6.EI 1. Give an example of how education and training can affect lifetime income. 6.EI 2. List the education and training requirements, income potential, and primary duties of at least two jobs of interest. 6.EI 3. Identify individuals who could provide positive job references. 6.EI 4. Label basic components of a part-time job application.</p>	<p>RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>SL.6.1 L.6.1 L.6.2 L6.4 L.6.6</p>	<p>4.MD.4 5.MD.2</p> <p>Mathematical Practices 2 4-6</p>

JA BizTown

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Unit 4: Business Management Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives: The students will be able to:</p> <ul style="list-style-type: none"> ▪ 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 <i>JA BizTown</i> visit. 	<p>Financial Education</p> <p>Grade 4</p> <p>4.EI 4. Classify the types of businesses run by local entrepreneurs.</p> <p>4.EI 5. Describe how people form businesses to meet customers' needs while generating income for themselves.</p> <p>4.EI 6. List ways that owning a business involves risk that the business will not be able to earn enough revenue to pay its costs.</p> <p>4.FD 9. List types of personal information that should not be disclosed to others in person or online. ^{ELO}</p> <p>4.FD 10. Apply strategies to protect personal information. ^{ELO}</p> <p>Grade 5</p> <p>5.SS 1. Recognize how spending priorities reflect goals and personal values. ^{ELO}</p> <p>5.SS 5. Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals.</p> <p>5.EI 6. Identify common types of payroll deductions.</p> <p>5.EI 7. Calculate how payroll deductions affect take-home pay.</p> <p>Grade 6</p> <p>6.SS 8. Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals.</p> <p>6.SS 22. Identify ways that thieves fraudulently obtain personal information. ^{ELO}</p> <p>6.SS 23. List problems that might occur to a victim of identity theft. ^{ELO}</p>	<p>W.4.1. W.4.2. W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>W.5.1. W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>4.NBT.5</p> <p>5.NBT.5</p> <p>6.NS.2 6.NS.3</p> <p>Mathematical Practices 1-7</p>

JA BizTown

Session Details	WA State Learning Standards	Common Core ELA	Common Core Math
<p>Unit 5: Visit and Debriefing Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at <i>JA BizTown</i>. ▪ Manage their personal finances and time. ▪ Carry out responsibilities of citizenship, such as voting and obeying laws. ▪ Evaluate team performance at <i>JA BizTown</i>. ▪ Explain the circular flow of economic activity. ▪ Describe how citizens use financial institutions. ▪ Describe how citizens work within a quality business. 	<p>Financial Education</p> <p>Grade 4</p> <p>4.SS 9. Verify the total cost of a purchase that includes multiple items.</p> <p>4.SS 10. Calculate the amount of change to be returned when the payment amount is greater than the purchase price.</p> <p>4.FD 1. Predict the consequences of spending decisions.</p> <p>4.FD 2. Analyze money-handling decisions that youth could face.</p> <p>Grade 6</p> <p>6FD 1. Analyze examples of money-handling decisions that youth could face.</p> <p>6FD 2. List the benefits of making sound financial decisions and the costs of making unsound financial decisions.</p> <p>6FD 16. Evaluate the results of a financial decision.</p> <p>6FD 17. Give examples of how decisions made today can affect future opportunities.</p>	<p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>4.NBT.3 4.NBT.4</p> <p>5.NBT.5 5.NBT.7</p> <p>6.NS.3</p> <p>Mathematical Practices 1-7</p>

JA Finance Park

Unit Description	WA Academic Standards	Common Core ELA	Common Core Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>Financial Education</p> <p>6. EI.1 Give an example of how education and training can affect lifetime income.</p> <p>6. EI.2 2. List the education and training requirements, income potential, and primary duties of at least two jobs of interest.</p> <p>6. EI.8. List Social Security, Medicare, and Affordable Care Act benefits structure. ^{ELO}</p> <p>7. EI.1 1 Predict how education and training can affect lifetime income.</p> <p>7. EI.2 Match personal skills and interests to various career options.</p> <p>7. EI.3 Compare the education and training requirements, income potential, and primary duties of at least two jobs of interest.</p> <p>8. EI.1 Assess the relationship between education and training and lifetime income.</p> <p>8. EI.2. Match personal skills and interests to various career options.</p> <p>8. EI.3. Compare the costs of postsecondary education with the potential increase in income from a career of choice.</p>	<p>SL.6.1 L.6.1 L.6.3 L.6.4 SL.7.1 L.7.1 L.7.3 L.7.4 SL.8.1 L.8.1 L.8.3 L.8.4</p>	<p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.1 SP.2 RP.7.R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 Mathematical Practices Grades 6-8 1-2 4-7</p>

JA Finance Park

Unit Description	WA Academic Standards	Common Core ELA	Common Core Math
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>Economics</p> <p>7.2.1.1 Analyzes the importance of financial literacy in making economic choices.</p> <p>Financial Education</p> <p>6. SS.3 3. Distinguish between saving strategies, including pay yourself first and comparison shopping.</p> <p>6. I.1 Explain the difference between stocks and bonds. ELO</p> <p>6. RM.1 Give examples of how people manage the risk of financial loss through avoidance, acceptance, control and reduction, and transfer through insurance.</p> <p>6. RM.2. Identify the consequences of accepting risk with insufficient or no insurance.</p> <p>6. RM.4 4. List the kinds of expenses that health insurance can cover.</p> <p>7. SS.4 Compare saving strategies, including pay yourself first and comparison shopping.</p> <p>7. SS.11 Identify different types of local financial institutions and the services they provide.</p> <p>7. EI.5 Identify a strategy to minimize the costs of postsecondary education. ^{ELO}</p> <p>7.EI.7 Complete a part-time job application ^{ELO}</p> <p>7. RM.1 Give examples of how people manage the risk of financial loss through avoidance, acceptance, control and reduction, and transfer through insurance.</p> <p>7. RM.2. Give examples of the consequences of accepting risk with insufficient or no insurance.</p> <p>8. SS.3 Compare saving strategies, including pay yourself first and comparison shopping.</p> <p>8. SS.10 Compare and contrast different types of local financial institutions and the services they provide</p> <p>8. EI.4. Devise a strategy to minimize the costs of postsecondary education. ^{ELO}</p> <p>8.I.1 Explain how rate of return, frequency of compounding, taxes, and inflation can affect changes in investment returns</p> <p>8. I.4 Explain the difference between stocks and bonds. ELO</p> <p>8. I.8 Analyze the potential benefits of a long-term investing strategy.</p> <p>8. I.9. Suggest types of investments appropriate for people who have a low risk tolerance for investment volatility.</p> <p>8. I.14. Interpret the financial market price quotations of stocks, mutual funds, and exchange-traded funds ^{ELO}</p>	<p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p>	<p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.1 SP.2</p> <p>RP.7.R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p> <p>Mathematical Practices Grades 6-8 1-7</p>

JA Finance Park

Unit Description	WA Academic Standards	Common Core ELA	Common Core Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>Financial Education</p> <p>6. SS.7 Summarize the advantages and disadvantages of checks, prepaid cards, debit cards, gift cards, and online and mobile payment systems.</p> <p>6. CD. 1. Explain how debit cards differ from credit cards.</p> <p>6. CD.2. Calculate the total cost of repaying a loan under various rates of interest and over different periods.</p> <p>6. FD.22 Identify ways that thieves fraudulently obtain personal information. ^{ELO}</p> <p>6. FD.23. List problems that might occur to a victim of identity theft. ^{ELO}</p> <p>7. CD.1 Compare debit cards and credit cards.</p> <p>7. CD.2 Explain how the interest rate, compounding frequency, and loan length affect the cost of using credit.</p> <p>7. CD.3 Compare the total cost of repaying a loan under various rates of interest and over different periods.</p> <p>7.FD.6 Determine whether information sources are accurate and reliable when comparing products and services</p> <p>7. FD.7 Describe a process for making a consumer decision by combining pre-purchase information with point-of-purchase information, such as unit price data and discounts</p> <p>7. FD.23 Give examples of ways that thieves fraudulently obtain personal information. ^{ELO}</p> <p>7. FD24. Identify problems that might occur to a victim of identity theft- ^{ELO}</p> <p>8. SS.11 Compare the advantages and disadvantages of checks, prepaid cards, debit cards, gift cards, and online and mobile payment systems.</p> <p>8. SS.14 When making a consumer decision, consider a range of spending and non-spending alternatives.</p> <p>8. CD.1 Assess whether a specific purchase justifies the use of credit.</p> <p>8. CD.3 Calculate the total cost of repaying a loan under various rates of interest and over different periods.</p> <p>8. CD.6 Identify indicators of excessive debt.</p> <p>8. CD.7. Predict possible consequences of excessive debt.</p> <p>8.RM.1 Summarize how people manage the risk of financial loss through avoidance, acceptance, control and reduction, and transfer through insurance.</p> <p>8. RM.2. Summarize the consequences of accepting risk with insufficient or no insurance.</p> <p>8. RM.3. Illustrate how to use insurance to share the risk of financial loss.</p>	<p>SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p> <p>SL.7.1 SL.7.2 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p>	<p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>RP.7.R2.b NS.7.3</p> <p>G.8 SP.8.2</p> <p>Mathematical Practices Grades 6-8 1-2 5-7</p>

JA Finance Park

Unit Description	WA Academic Standards	Common Core ELA	Common Core Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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 	<p>Economics 7.2.1.1 Analyzes the importance of financial literacy in making economic choices.</p> <p>Financial Education 6. SS.1 Show how spending priorities reflect goals and personal values. 6. SS.2. Classify the components of a personal spending plan, including income, planned saving, and expenses. 6. SS.4. Compare the advantages and disadvantages of saving for financial goals. 6. FD.1 Analyze examples of money-handling decisions that youth could face. 6. FD.14 Prioritize personal financial goals. 6. FD.15. Determine the cost of achieving a financial goal. 6. FD.16. Evaluate the results of a financial decision.</p> <p>7. SS.1 Assess how spending priorities reflect goals and personal values. 7.SS.3 Understand the components of a personal spending plan, including income, planned saving, and expenses 7. SS.13 Identify the relationship between spending practices and achieving financial goals. 7. FD.1 Analyze money-handling decisions that young adults commonly face. 7. FD.2. Categorize the benefits of making sound financial decisions and the costs of making unsound financial decisions. 7. FD.13 Apply systematic decision-making to setting and achieving financial goals. 7. FD.14 Prioritize personal financial goals. 7. FD.15 Determine the cost of achieving a financial goal.</p> <p>8. SS.2 Discuss the components of a personal spending plan, including income, planned saving, and expenses. 8. SS.12 Evaluate the relationship between spending practices and achieving financial goals.</p>	<p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p>	<p>NS.6.2 NS.6.3 NS.6.5</p> <p>RP.7.2 NS.7.3 EE.7.1 EE.7.2</p> <p>Mathematical Practices Grades 6-8 1-7</p>

JA Finance Park

Unit Description	WA Academic Standards	Common Core ELA	Common Core Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations. ▪ Make saving and investment decisions. ▪ Reflect on their simulation experience. 	<p>Economics</p> <p>7.2.1.1 Analyzes the importance of financial literacy in making economic choices.</p> <p>Financial Education</p> <p>6. SS.2 Classify the components of a personal spending plan, including income, planned saving, and expenses.</p> <p>6. FD.13 Apply systematic decision-making to setting and achieving financial goals.</p> <p>7. SS.3 Understand the components of a personal spending plan, including income, planned saving, and expenses.</p> <p>7. SS.14. Investigate a private charitable organization and its purpose</p> <p>7. I. 1. Devise an investment plan for accumulating money for a major expense.</p> <p>7. I.3 List the potential benefits of a long-term investing strategy.</p> <p>7. I.5-8 Demonstrate how to buy and sell investments.</p> <p>8. SS.2 Discuss the components of a personal spending plan, including income, planned saving, and expenses.</p> <p>8. SS.16. Compare private charitable organizations and their purposes</p> <p>8. EI.10 Compare common types of payroll deductions.</p> <p>8. EI.11. Calculate how payroll deductions affect take-home pay.</p> <p>8. FD.1 Analyze money-handling decisions that young adults commonly face.</p> <p>8. FD.2. Compare the benefits of financial responsibility with the consequences of financial irresponsibility.</p> <p>8. FD.3. Analyze how influences such as current fashion trends, peer pressure, and procrastination can affect financial decisions.</p>	<p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p>	<p>NS.6.2 NS.6.3 NS.6.5</p> <p>RP.7.2 NS.7.3</p> <p>Mathematical Practices Grades 6-8 1-7</p>

*ELO- standards supported by Extended Learning Opportunity.

JA Finance Park High School

Unit Description	WA Academic Standards	Common Core ELA	Common Core Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>Financial Education</p> <p>9.EI. 1. Explore a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p> <p>9. EI. 3. Compare how employment opportunities vary across educational levels.</p> <p>9.EI. 8. Illustrate the relationship between income level and income tax liability. ^{ELO}</p> <p>11.EI 1. Analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.</p> <p>12.EI Explore job and career options.</p> <p>1. Revise a career plan that aligns with personal interests, financial goals, and desired lifestyle.</p>	<p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Mathematical Practices</p> <p>1-2 4-7</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>Economics</p> <p>9-12 Component 2.1: Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.</p> <p>Financial Education</p> <p>9. SS. 3. Investigate checking, savings, and credit card accounts that financial institutions provide.</p> <p>12.SS 2. Investigate changes in personal spending behavior that contribute to wealth building.</p>	<p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Mathematical Practices</p> <p>1-7</p>

JA Finance Park High School

Unit Description	WA Academic Standards	Common Core ELA	Common Core Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>Financial Education</p> <p>9/10. SS. 3. Investigate checking, savings, and credit card accounts that financial institutions provide.</p> <p>9/10. SS. 4. List (summarize) the risks and protections of checks, prepaid cards, debit cards, gift cards, and online or mobile payment systems.</p> <p>9-12 CD Analyze the costs and benefits of various types of credit.</p> <p>9-12 CD Summarize a borrower’s rights and responsibilities related to credit reports.</p>	<p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Mathematical Practices</p> <p>1-2 5-7</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ 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 	<p>Economics</p> <p>9-12 Component 2.1: Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.</p> <p>Financial Education</p> <p>9-12 SS Develop a plan for spending and saving.</p> <p>1. Create a plan to manage spending and achieve financial goals.</p>	<p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Mathematical Practices</p> <p>1-7</p>

JA Finance Park High School

Unit Description	WA Academic Standards	Common Core ELA	Common Core Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations. ▪ Make saving and investment decisions. ▪ Reflect on their simulation experience. 	<p>Economics Component 2.1: Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.</p> <p>Financial Education 9. FD 1. Identify how individual responsibility for financial well-being will change over a lifetime with changing life circumstances. 9. FD 2. Identify ways that financial responsibility is different for individuals with and without dependents. 9. FD 3. Consider how personal financial decisions might affect an individual. 10. SS Develop a plan for spending and saving. 1. Create a plan to manage spending and achieve financial goals. 2. Determine if and how charitable giving fits into a spending plan. 10. SS 7. Demonstrate how to use comparison shopping skills to buy or finance a major purchase. 10. EI. 1. Identify how non-income factors such as child-care options, cost of living, and work conditions can influence job choice. 10. I. 3 Compare strategies for investing as part of a comprehensive financial plan. 10. FD. 2. Compare how financial responsibility is different for individuals with and without dependents. 11/12.FD.8. Demonstrate how to negotiate the sales price of a major purchase, such as a car or a motorcycle. 11. FD. 16. Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan. 12. FD.9. Analyze expenses and risks of alternative financing options. 12. FD 23. Develop a personal financial plan or budget, including goals, spending and saving plan, investing plan, insurance plan, a net worth statement, and an estate plan.</p>	<p>RI.9-10.1 W.9-10.4 W.9-10.9</p> <p>W.11-12.4 W.11-12.9</p>	<p>Mathematical Practices 1-7</p>

JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	WA Academic Standards
<p>Unit 1: Income</p> <p>During income activities and research, student will focus on questions related to how education and career decisions can have an impact on quality of life. Students will examine which courses to take to reach their education and career goals.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career options. ▪ Define taxes and explain their purpose and impact on income. ▪ Calculate net monthly income. <p>Concepts: Career, Goals, Government, Income, Values, Salary, Taxes, Wages</p> <p>Skills: Active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity</p>	<p>Grades 9-10 RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>	<p>Mathematical Practices 1-2 4-7</p>	<p>Financial Education 9. EI.1 9. EI. 3 9. EI.8</p> <p>11. EI.1</p> <p>12. EI.1</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. <p>Concepts: Benefits, Goals, Interest, Saving, Savings, Investment, Opportunity cost, Risk</p> <p>Skills: Active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self-direction, speaking and listening, teamwork, summary writing</p>	<p>Grades 9-10 RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11/12. 1 W.11/12. 1,4,9 SL11/12. 1 L.11/12. 1,4</p>	<p>Mathematical Practices 1-7</p>	<p>Economics 9-12. 2.1</p> <p>Financial Education 9. SS.3</p> <p>12. SS.2</p>

JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	WA Academic Standards
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. <p>Concepts: Banking, Credit, Credit reports, Credit score, Debit, Debt, Deposit insurance, Financial responsibility, Identity theft, Interest, Loans, Payment methods</p> <p>Skills: Comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies, self-direction, small group discussion,</p>	<p>Grades 9-10 SL. 9-10. 1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11/12. 1,4 L.11/12. 1,4</p>	<p>Mathematical Practices 1-2 5-7</p>	<p>Financial Education 9/10. SS.3 9/10. SS.4 9-12. CD 1-2</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ 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. <p>Concepts: Wants and needs, Goal setting, Impulse buying, Budgets, Categorizing spending</p> <p>Skills: Active listening, critical thinking, self-knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data</p>	<p>Grades 9-10 RI .9–10.1 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11/12. 1 SL11/12. 1 L.11/12. 1,4</p>	<p>Mathematical Practices 1-7</p>	<p>Economics 9-12. 2:1</p> <p>Financial Education 9-12. SS.1</p>

JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	WA Academic Standards
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations. ▪ Make saving and investment decisions. ▪ Reflect on their simulation experience. <p>Concepts: Budget, Expenses, Income, Needs, Savings, Taxes, Wages, Wants</p> <p>Skills: Active listening, critical thinking, interpersonal communication, math computation, self-reflection, teamwork</p>	<p>Grades 9-10 RI .9-10.1,4,8 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11/12. 1,4,8 W.11/12. 1,4,9 SL11/12. 1 L.11/12. 1,4</p>	<p>Mathematical Practices 1-7</p>	<p>Economics 9-12. 2:1</p> <p>Financial Education 9. FD.1-3 10. SS. 1-2 10. SS. 7 10. EI. 1,3 10. FD. 2 11. FD. 16 11/12. FD. 8 12. FD. 9 12. FD. 23</p>

JA Finance Park Extension Activities

Unit 1: Income			
Extension Activity Description	Common Core ELA	Common Core Math	WA Academic Standards
1. Junior Achievement Career Exploration Tool Students take an online career assessment to learn about their interests, skills, and work values.	L.6.4 L.7.4 L.8.4		Financial Education EI.1
2. Career Choice Research Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a Career Critique Chart.	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 RI.9-10.1 SL. 9-10.1 RI.11-12.1 SL. 11-12.1		Financial Education EI.1
3. Being an Entrepreneur Students examine entrepreneurial skills and present new business ideas to the class.	SL.6.1 SL.6.4 SL.6.5 SL.7.1 SL.7.4 SL.7.5 SL.8.1 SL.8.4 SL.8.5 SL.9-10.1 SL. 9-10.4 SL. 9-10.5 SL.11-12.1 SL.11-12.5	Mathematical Practices 1-7	Financial Education EI.1
4. Starting a Lawn Care Business Students identify a business and figure fixed and variable costs.	SL.6.1 L.6.4 SL.7.1 L.7.4 SL.8.1 L.8.4 SL.9-10.1 L. 9-10.4 SL.11-12.1	6.SP.1 HSS.IC.B.6 Mathematical Practices 1-7	Financial Education 9-12 EI.1 6-8. FD.20

JA Finance Park Extension Activities

Unit 1: Income			
Extension Activity Description	Common Core ELA	Common Core Math	WA Academic Standards
5. STEM Careers Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.	SL.6.1 SL.7.1 SL.8.1 SL.9-10.1 SL.11-12.1		Financial Education EI.1
6. Social Security and Medicare Students read a brief history of Social Security and Medicare and review tax tables for income examples.	RI.6.1 RI.7.1 RI.8.1 RI.9-10.1	6.NS.3 7.RP.3	Financial Education 8. EI. 12
7. Sales Receipt Analysis Students examine the cost of sales tax for items in their shopping cart.	RI.6.1 RI.7.1 RI.8.1	7.RP.3	
8. How to Complete a 1040-EZ Income Tax Form Students complete an IRS Form 1040-EZ and examine the equity of a progressive tax.	RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 SL. 9-10.1 SL.11-12.1	Mathematical Practices 1-7	Financial Education 10. EI.7

JA Finance Park Extension Activities

Unit 2: Saving, Investing and Risk Management			
Extension Activity Description	Common Core ELA	Common Core Math	WA Academic Standards
<p>1. Understanding College Costs and the FAFSA The FAFSA form is used to evaluate a student’s (and parents’) financial ability to pay for college.</p>	RI.6.1 W.6.7 RI.7.1 W.7.7 RI.8.1 W.8.7 RI.9-10.1		Financial Education 9/10. SS.8 9. CD.1 11/12. CD.5
<p>2. Understanding Stock Quotes Students use the information found in a sample stock quote table to analyze a stock portfolio.</p>	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4 RI.9-10.1	Mathematical Practices 1-7	Economics 7.2.1.1 Financial Education 12. I. 4 8. I.1 3
<p>3. Roth IRAs: Teens and Retirement Savings With earned income, students can invest and watch their savings grow for retirement.</p>	SL.6.1 L.6.4 SL.7.1 L.7.4 SL.8.1 L.8.4 SL.9-10.1 L. 9-10.4 SL.11-12.1 L. 11-12.4		Economics 7. 2.1.1 Financial Education 9. I. 2
<p>4. Compound Interest and the Rule of 72 Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</p>	RI.6.1 RI.7.1 RI.8.1	Mathematical Practices 1-7	Economics 7. 2.1.1
<p>5. Junior Achievement Save, USA “Risk and Insurance” Online Lesson This interactive lesson helps students define risk, common insurance terms, and the different types of insurances.</p>	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4		Financial Education 9-12. RM.1

JA Finance Park Extension Activities

Unit 3: Debit and Credit			
Extension Activity Description	Common Core ELA	Common Core Math	WA Academic Standards
<p>1. Checks and Checking Accounts Students practice check writing and keep a check register to track their checks, deposits, withdrawals, and automatic electronic payments.</p>	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4	Mathematical Practices 1-7	Financial Education 9/10. SS.4-5 12. SS.10
<p>2. Installment Debt Students become aware that an installment debt can be considerably greater than the original purchase price of an item.</p>	RI.6.1 RI.7.1 RI.8.1	Mathematical Practices 1-7	Economics 7. 2.1.1
<p>3. Rent or Home Ownership Students compare the benefits and responsibilities that come with renting or owning a home.</p>	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 RI.9-10.1 SL. 9-10.1 L.9-10.4 RI.11-12.1 SL. 11-12.1 L.11-12.4	Mathematical Practices 1-7	Economics 7. 2.1.1 Financial Education 12. SS.13
<p>4. Leasing vs. Buying a Car Students assess the pluses and minuses of leasing or buying a car.</p>	RI.6.1 L.6.4 RI.7.1 L.7.4 RI.8.1 L.8.4	Mathematical Practices 1-7	Economics 7. 2.1.1 Financial Education 8. I.2 10. SS.9 11. SS.10 11. FD.8 12. CD.4
<p>5. Identity Theft Students learn about steps they can take to help protect their payment cards and personal identity from theft.</p>	RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 RI.9-10.1 SL.9-10.1 SL.11-12.1		Financial Education 6. FD.22-23 7. FD.23-24 9. FD.6 10. FD.8 11. FD.12-13 12. FD.19-20

JA Finance Park Extension Activities

Unit 4: Budget +			
Extension Activity Description	Common Core ELA	Common Core Math	WA Academic Standards
<p>1. Sample Budgets Students practice preparing budgets and making budgeting decisions. They work in teams, pairs, or individually.</p>	RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 SL.9-10.1 SL.11-12.1	Mathematical Practices 1-7	Economics 7.2.1.1 Financial Education 6-8. FD. 26 9. FD. 7 10. FD.9 11. FD.16 12. FD.23
<p>2. Personal Budget Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.</p>	RI.6.1 W.6.7 SL.6.1 RI.7.1 W.7.7 SL.7.1 RI.8.1 W.8.7 SL.8.1 SL.9-10.1 SL.11-12.1	7.RP.3 Mathematical Practices 1-7	Economics 7. 2.1.1 Financial Education 6-8. FD. 26 9. FD. 7 10. FD.9 11. FD.16 12. FD.23
<p>3. Paying for Postsecondary Education Students see that education after high school is an investment in their future. They explore options to pay for higher education.</p>	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 SL.9-10.1 SL.11-12.1		Financial Education 7. EI.4-5 8.EI.3-4 9/10. SS.8 9/10. CD.1-2 9. EI.6 11. SS.9 11/12. CD.5
<p>4. Completing a Budget Students continue to prepare for the <i>JA Finance Park</i> simulation by researching the price of goods and services and practicing their budgeting skills. They evaluate hypothetical life situations and prioritize budget items.</p>	RI.6.1 SL.6.1 L.6.4 RI.7.1 SL.7.1 L.7.4 RI.8.1 SL.8.1 L.8.4 SL.9-10.1 SL.11-12.1	Mathematical Practices 1-7	Financial Education 6-8. FD. 26 9. FD. 7 10. FD.9 11. FD.16 12. FD.23