A Correlation: 
INDIANA 
Academic Standards 
and 
Junior Achievement 
Capstone Programs

Updated October 2021
Indiana Financial Literacy Standards. 
Indiana Employability Skills

Junior Achievement USA®
One Education Way
Colorado Springs, CO 80906
www.ja.org
Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to Indiana’s state Social Studies Framework. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how JA BizTown® and JA Finance Park® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. JA BizTown helps prepare students for a lifetime of learning and academic achievement.

JA BizTown Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. JA BizTown Adventures can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the JA BizTown curriculum. Both implementation options augment students’ core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

JA Finance Park lessons address fundamental financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The JA Finance Park program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The JA Finance Park Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to JA Finance Park, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they’ve learned by developing a personal budget. JA Finance Park simulation is also available virtually in the classroom.

JA Finance Park Entry Level offers three implementations’ options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

JA Finance Park Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.
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<td><strong>Grade 4</strong></td>
<td><strong>Grades 4-6</strong></td>
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<tr>
<td>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.</td>
<td><strong>FLE.1.1</strong> Demonstrate taking responsibility for personal financial decisions. <strong>FLE.1.2</strong> Analyze financial information from a variety of reliable sources. <strong>FLE.1.4</strong> Make financial decision by systematically considering alternatives and consequences <strong>FLE.3.3</strong> Analyze services of financial institutions. <strong>FLE.3.4</strong> Apply consumer skills to purchase decisions. <strong>FLE.3.5</strong> Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life. <strong>FLE.4.1</strong> Analyze the costs and benefits of various types of credit. <strong>FLE.6.1</strong> Explain how saving contributes to financial wellbeing <strong>FLE.6.2</strong> Apply strategies for creating wealth and building assets.</td>
<td><strong>3-5.WE.3</strong> Apply understanding of independence to complete tasks. <strong>3-5.WE.4</strong> Complete tasks or activities with prompting and guidance from adult educators. <strong>3-5.LS.1</strong> Communicate using different types of writing. <strong>3-5.LS.2</strong> Communicate with others by applying a variety of speaking skills. <strong>3-5.LS.13</strong> Utilize effective questioning and brainstorming techniques. <strong>3-5.SE.1</strong> Demonstrate an understanding of the impact</td>
<td><strong>4.RN.1</strong></td>
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<td>Students will:</td>
<td></td>
<td></td>
<td><strong>5.RV.1</strong></td>
<td><strong>5.SL.1</strong></td>
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<tr>
<td>• Extrapolate services offered by financial institutions</td>
<td></td>
<td></td>
<td><strong>5.RV.2.1</strong></td>
<td><strong>5.SL.1</strong></td>
</tr>
<tr>
<td>• Complete a bank account application</td>
<td></td>
<td></td>
<td><strong>6.RV.1</strong></td>
<td><strong>6.SL.1</strong></td>
</tr>
<tr>
<td>• Demonstrate an ability to endorse a paycheck</td>
<td></td>
<td></td>
<td><strong>6.RV.2.1</strong></td>
<td><strong>6.SL.1</strong></td>
</tr>
<tr>
<td>• Complete a deposit ticket</td>
<td></td>
<td></td>
<td><strong>6.SL.1</strong></td>
<td><strong>ELO</strong></td>
</tr>
<tr>
<td>• Maintain a check register correctly</td>
<td></td>
<td></td>
<td><strong>5.C.1</strong></td>
<td><strong>5.C.8</strong></td>
</tr>
<tr>
<td>• Describe the consequences of insufficient funds</td>
<td></td>
<td></td>
<td><strong>4.NS.9</strong></td>
<td><strong>4.C.2</strong></td>
</tr>
<tr>
<td>• Write and sign checks</td>
<td></td>
<td></td>
<td><strong>4.C.8</strong></td>
<td><strong>4.C.2</strong></td>
</tr>
<tr>
<td>• State the benefit of an interest-earning savings account</td>
<td></td>
<td></td>
<td><strong>5.C.5</strong></td>
<td><strong>5.C.8</strong></td>
</tr>
<tr>
<td>• Explain how money in a savings account grows</td>
<td></td>
<td></td>
<td><strong>4.AF.3</strong></td>
<td><strong>ELO</strong></td>
</tr>
<tr>
<td>• Explore the differences between checks, debit cards, and credit cards</td>
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<td></td>
<td><strong>5.AF.3</strong></td>
<td><strong>ELO</strong></td>
</tr>
<tr>
<td>• Explain how money changes hands when a debit card is used</td>
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<td></td>
<td><strong>5.AF.3</strong></td>
<td><strong>ELO</strong></td>
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## 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:**
- 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

### Social Studies Standards 4-5

**4.2.5** Give examples of how citizens can participate in their state government and explain the right and responsibility of voting.

**4.2.6** Define and provide examples of civic virtues* in a democracy.

**4.4.9** Identify important goods and services provided by state and local governments by giving examples of how state and local tax revenues are used.

### Grade 5

**5.2.8** Describe group and individual actions that illustrate civic virtues, such as civility, cooperation, respect, and responsible participation.

**5.4.5** Explain how education and training, specialization, and investment in capital resources* increase productivity.

### Financial Literacy

**FLE.1.1** Demonstrate taking responsibility for personal financial decisions.

**FLE.3.1** Demonstrate ability to use money management skills and strategies.

**FLE.3.5** Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life.

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### Indiana Academic Standards Grades 4-5

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<td>3-5.M.1 Begin to ask questions when receiving feedback.</td>
<td>Grade 4</td>
<td>Grades 4-6 Process Standards</td>
</tr>
<tr>
<td></td>
<td>4.2.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting.</td>
<td>3-5.M.2 Begin to discuss with peers about feedback received.</td>
<td>4.RN.1</td>
<td>PS.1</td>
</tr>
<tr>
<td></td>
<td>4.2.6 Define and provide examples of civic virtues* in a democracy.</td>
<td>3-5.WE.3 Apply understanding of independence to complete tasks.</td>
<td>4.RN.2.1</td>
<td>PS.2</td>
</tr>
<tr>
<td></td>
<td>4.4.9 Identify important goods and services provided by state and local governments by giving examples of how state and local tax revenues are used.</td>
<td>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</td>
<td>4.RV.1</td>
<td>PS.4</td>
</tr>
<tr>
<td></td>
<td>Grade 5</td>
<td>3-5.LS.1 Communicate using different types of writing.</td>
<td>4.RV.2.1</td>
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<tr>
<td></td>
<td></td>
<td>3-5.LS.2 Communicate with others by applying a variety of speaking skills.</td>
<td>4.RV.3.2</td>
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<tr>
<td></td>
<td></td>
<td>3-5.LS.13 Utilize effective questioning and brainstorming techniques.</td>
<td>4.SL.1</td>
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<td></td>
<td></td>
<td>3-5.SE.1 Demonstrate an understanding of the impact of choices/actions. [ELO]</td>
<td>4.SL.2.1</td>
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<tr>
<td></td>
<td></td>
<td>3-5.SE.2 Continue to try to understand how the other students might think, feel, and/or respond.</td>
<td>4.SL.2.2</td>
<td></td>
</tr>
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</table>

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### Grades 4-6 Process Standards

- PS.1
- PS.2
- PS.4
## Unit Description and Learning Objectives

**Unit 3: Work Readiness**

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

**Objectives:**

**Students will:**

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

<table>
<thead>
<tr>
<th>Social Studies Standards 4-5</th>
<th>Indiana Academic Standards Grades 4-5</th>
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<th>Indiana ELA Standards</th>
<th>Grades 4-6 Process Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.2.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting. <strong>ELO</strong></td>
<td>3-5.WE.7 Begin to understand coping strategies to deal with expected and unexpected change. <strong>ELO</strong></td>
<td>3-5.WE.8 Consider consequences of actions on the well-being of self and others. <strong>ELO</strong></td>
<td>3-5.WE.9 Display a variety of resources to take a position or recommend a course of action on a public issue relating to Indiana’s past or present. <strong>ELO</strong></td>
<td></td>
</tr>
<tr>
<td>4.2.7 Use a variety of resources to take a position or recommend a course of action on a public issue relating to Indiana’s past or present. <strong>ELO</strong></td>
<td>Grade 4</td>
<td>Grade 4</td>
<td>Grade 4</td>
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</tr>
<tr>
<td>5.2.9 Examine ways by which citizens may effectively voice opinions, monitor government, and bring about change in government including voting and participation in the election process. <strong>ELO</strong></td>
<td>3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping.</td>
<td>3-5.LS.5 Develop an understanding that all work has dignity.</td>
<td>3-5.LS.6 Identify various ways occupations can be classified and explain the difference between paid and unpaid.</td>
<td></td>
</tr>
<tr>
<td>5.4.6 Use economic reasoning to explain why certain careers are more common in one region than in another and how specialization results in more interdependence.</td>
<td>3-5.LS.7 Describe non-traditional occupations.</td>
<td>3-5.LS.1 Communicate using different types of writing. <strong>ELO</strong></td>
<td>3-5.LS.11 Complete assignments, projects, and activities with some redirection from teachers, mentors, or supervisors.</td>
<td></td>
</tr>
</tbody>
</table>

**Financial Literacy**

FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.

FLE.2.2 Identify sources of personal income.

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<th>Grade 6</th>
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<td>5.RV.1</td>
<td>6.RV.1</td>
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<td>5.RN.2.1</td>
<td>5.RV.2.1</td>
<td>6.RV.2.1</td>
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<tr>
<td>5.RN.2.2</td>
<td>5.RV.3.2</td>
<td>6.RV.3.2</td>
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<tr>
<td>4.SL.1</td>
<td>4.SL.1</td>
<td>4.SL.1</td>
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</table>

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<tr>
<th>Grade 6</th>
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<tbody>
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<td>6.RV.1</td>
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<tr>
<td>6.RV.2.1</td>
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<td>6.SL.1</td>
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<tr>
<td>Unit Description and Learning Objectives</td>
</tr>
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<td>------------------------------------------</td>
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<tr>
<td>Unit 4: Business Management</td>
</tr>
<tr>
<td>Citizens prepare for their visit to JA BizTown by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
</tr>
<tr>
<td><strong>Students will:</strong></td>
</tr>
<tr>
<td>• Describe costs associated</td>
</tr>
<tr>
<td>with operating a business</td>
</tr>
<tr>
<td>• Calculate business expenses</td>
</tr>
<tr>
<td>• Use teamwork to create a paragraph</td>
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<tr>
<td>that describes a business</td>
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<tr>
<td>• Define selling price,</td>
</tr>
<tr>
<td>revenue, and inventory</td>
</tr>
<tr>
<td>• Describe factors that affect</td>
</tr>
<tr>
<td>selling price</td>
</tr>
<tr>
<td>• Explain the relationship</td>
</tr>
<tr>
<td>between revenue, costs, and profit</td>
</tr>
<tr>
<td>• Define advertising</td>
</tr>
<tr>
<td>• Describe characteristics of</td>
</tr>
<tr>
<td>effective advertising</td>
</tr>
<tr>
<td>• Acknowledge how effective teamwork</td>
</tr>
<tr>
<td>and cooperation enhance</td>
</tr>
<tr>
<td>business teams</td>
</tr>
<tr>
<td>• Appreciate how careful completion of</td>
</tr>
<tr>
<td>details ensures a more successful</td>
</tr>
<tr>
<td>JA BizTown visit</td>
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**Junior Achievement**

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# Unit Description and Learning Objectives

## Unit 5: Visit and Debrief

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

### Objectives:

**Students will:**

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

### Social Studies Standards 4-5

1. 4.2.5 Give examples of how citizens can participate in their state government and explain the right and responsibility of voting. ELO
2. 4.2.7 Use a variety of resources to take a position or recommend a course of action on a public issue relating to Indiana’s past or present. ELO
3. 4.4.4 Explain that prices change as a result of changes in supply* and demand* for specific products.
4. 4.4.8 Define profit* and describe how profit is an incentive for entrepreneurs.
5. 4.4.10 Explain how people save, develop a savings plan, and create a budget in order to make a future purchase.

### Indiana Academic Standards Grades 4-5

- 4-5.M.3 Apply and demonstrate self-confidence in a variety of settings.
- 4-5.W.4 Apply understanding of independence to complete tasks.
- 4-5.W.6 Complete tasks or activities with prompting and guidance from adult educators.

### Indiana Employability Skills

- 3-5.M.3 Apply and demonstrate self-confidence in a variety of settings.
- 3-5.W.4 Apply understanding of independence to complete tasks.
- 3-5.W.6 Complete tasks or activities with prompting and guidance from adult educators.

### Indiana ELA Standards

- Grade 4 4.W.4
- Grade 5 5.W.4
- Grade 6 6.W.4

### Indiana Math Standards

- Grade 4 4.SL.1
- Grade 5 5.SL.1
- Grade 6 6.SL.1

### Grades 4-6 Process Standards

- Grade 4 PS.1
- Grade 5 PS.1
- Grade 6 PS.1

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### 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. 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.

**Objectives:**
The students will be able to:
- 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.
- 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.

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<td><strong>Grades 4-6 Process Standards</strong></td>
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<td>6.4.9 Explain how saving and investing help increase productivity and economic growth and compare and contrast individual saving and investing options.</td>
<td>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</td>
<td>6.RV.1</td>
<td>PS.1</td>
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<td></td>
<td><strong>Grade 8</strong></td>
<td>3-5.LS.10 Identify a short-term goal and develop a plan of action.</td>
<td>6.RV.2.1</td>
<td>PS.2</td>
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<td></td>
<td>8.4.6 [Trace the development] of different kinds of money used in the United States.</td>
<td>3-5.SE.1 Demonstrate an understanding of the impact of choices/actions.</td>
<td>6.RV.3.1</td>
<td>PS.3</td>
</tr>
<tr>
<td></td>
<td>8.4.7 [Trace the development of] the banking system in the United States.</td>
<td>3-5.SE.3 Engage in cooperative game play.</td>
<td>6.RV.4.1</td>
<td>PS.4</td>
</tr>
<tr>
<td></td>
<td>8.4.9 Examine the importance of borrowing and lending (the use of credit) in the United States economy and list the advantages and disadvantages of using credit.</td>
<td><strong>Family and Consumer Sciences</strong></td>
<td>6.RV.7.1</td>
<td>PS.5</td>
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<tr>
<td></td>
<td><strong>Financial Literacy</strong></td>
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<td>6.RV.7.2</td>
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<tr>
<td></td>
<td>FLE.1.1 Demonstrate taking responsibility for personal financial decisions</td>
<td>FCS-MS 2.2.2</td>
<td>6.RV.7.3</td>
<td>PS.7</td>
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<td></td>
<td>FLE.1.2 Analyze financial information from a variety of reliable sources</td>
<td>FCS-MS 2.2.3</td>
<td><strong>Grade 6</strong></td>
<td><strong>Grades 4-6 Process Standards</strong></td>
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<td></td>
<td>FLE.1.4 Make financial decision by systematically considering alternatives and consequences</td>
<td>FCS-MS 2.2.4</td>
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<td></td>
<td>FLE.3.3 Analyze services of financial institutions</td>
<td>FCS-MS 2.2.5</td>
<td>6.RV.2.1</td>
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<td></td>
<td>FLE.3.4 Apply consumer skills to purchase decisions</td>
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<td>6.RV.3.1</td>
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<tr>
<td></td>
<td>FLE.3.5 Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life.</td>
<td>6-8.LH.1.1</td>
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<td>PS.4</td>
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<td></td>
<td>FLE.4.1 Analyze the costs and benefits of various types of credit.</td>
<td>6-8.LH.3.1</td>
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<td>PS.5</td>
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<td></td>
<td>FLE.6.1 Explain how saving contributes to financial wellbeing</td>
<td>6-8.LH.4.1</td>
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<td>PS.6</td>
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<td></td>
<td>FLE.6.2 Apply strategies for creating wealth and building assets.</td>
<td>6-8.LH.7.1</td>
<td>PS.7</td>
<td>PS.7</td>
</tr>
</tbody>
</table>
### 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:** The students will be able to:
- 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.

### Indiana Academic Standards Grades 6-8

#### Social Studies Standards 6-8

- **6.4.4** Describe how different economic systems (traditional, command, market and mixed) [in Europe] and the Americas answer the basic economic questions on what to produce, how to produce and for whom to produce.

#### Grade 7

- **7.2.5** Define, compare and contrast citizenship and the citizen’s role [in the government of selected countries of Africa, Asia and the Southwest Pacific.]

#### Grade 8

- **8.2.3** Examine ways that the national government affects the everyday lives of people of the United States.

**Financial Literacy**

- **FLE.1.1** Demonstrate taking responsibility for personal financial decisions.
- **FLE.3.1** Demonstrate ability to use money management skills and strategies.

### Indiana Employability Skills 6-8

- **6-8.LS.1** Communicate information to audiences in a variety of formats (i.e., large and small group presentations, e-mail communication, interview setting, etc.).
- **6-8.LS.2** Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.
- **6-8.LS.7** Evaluate decisions and discuss the use of alternatives in decision-making situations.
- **6-8.SE.2** Demonstrate an understanding of different cultural practices and others' worldviews.

### Indiana ELA Standards

- **6.RV.1**
- **6.RV.2.1**
- **6.SL.1**
- **6.SL.1.1**
- **6.SL.2.2**

### Indiana Math Standards

- **Grade 6**
  - **6.RV.1**
  - **6.RV.2.1**
  - **6.SL.1**
  - **6.SL.1.1**
  - **6.SL.2.2**

### Grades 4-6

- **Process Standards**
  - **PS.1**
  - **PS.2**
  - **PS.4**

### Family and Consumer Sciences

- **FCS-MS 2.1.3**
- **FCS-MS 2.1.1**
- **FCS-MS 2.1.5**
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<tr>
<th>Unit Description and Learning Objectives</th>
<th>Indiana Academic Standards Grades 6-8</th>
<th>Indiana Employability Skills 6-8</th>
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<th>Indiana Math Standards</th>
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</thead>
</table>
| **Unit 3: Work Readiness** | Social Studies Standards 6-8  
6.2.7 Define and compare citizenship and the citizen’s role [throughout history in Europe and the Americas.] | Indiana Employability Skills  
6-8.LS.1 Communicate information to audiences in a variety of formats (i.e., large and small group presentations, e-mail communication, interview setting, etc.).  
6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.  
6-8.LS.4 Identify possible career choices and high school course selection using self-assessment (including an appraisal of strengths, interests, and values).  
6-8.LS.5 Understand how effective work habits and personal characteristics demonstrated in school transfer to occupational settings.  
6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.  
6-8.WE.2 Apply conflict resolution skills to de-escalate situations and resolve differences.  
6-8.WE.6 Apply knowledge, skills, and attitudes required to adjust to change, while continuing to achieve in school and activities. | Grade 6  
6.RV.1  
6.RV.2.1  
6.SL.1 | |
|  | Grade 6  
6.RV.1  
6.RV.2.1  
6.SL.1 |  | |
|  |  |  |  |  |
| 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. | **Grade 8**  
8.2.8 Explain ways that citizens can participate in the election process (political parties, campaigns and elections) at the national, state, and local levels.  
8.4.10 Compare and contrast job skills needed [in different time periods in United States history.] | **Literacy 6-8**  
6-8.LH.1.2  
6-8.LH.2.1  
6-8.LH.2.2  
6-8.LH.3.1  
6-8.LH.4.1  
6-8.LH.5.1  
6-8.LH.7.1  
6-8.LH.7.2  
6-8.LH.7.3 | |
| **Financial Literacy** | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income.  
FLE.2.2 Identify sources of personal income. | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |
| The students will be able to: | | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |
| • Recognize their interests and skills. | | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |
| • Explain the relevance of interests and skills in career exploration and planning. | | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |
| • Distinguish the differences among the four primary career types: people, ideas, data, and things. | | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |
| • Categorize STEM careers into different types. | | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |
| • Demonstrate appropriate workplace behaviors. | | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |
| • Define resume, job interview, and applicant. | | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |
| • Complete a job application. | | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |
| • Model appropriate business greetings. | | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |
| • Demonstrate proper interview skills. | | FLE.2.1 Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income. |  | |

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### Unit 4: Business Management

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:

The students will be able to:

- 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 6-8

- **6.4.1** Give examples of how trade related to key developments in the history of Europe and the Americas.

### Financial Literacy

- **FLE.1.1** Demonstrate taking responsibility for personal financial decisions.
- **FLE.1.4** Make financial decision by systematically considering alternatives and consequences.
- **FLE.1.5** Demonstrate communication strategies for discussing financial issues.
- **FLE.2.3** Explain how taxes and employee benefits relate to disposable income.
- **FLE.3.1** Demonstrate ability to use money management skills and strategies.

### Indiana Employability Skills 6-8

- 6-8.LS.9 Complete assignments, projects, and activities with minimal to no redirection from teachers, mentors, or supervisors.
- 6-8.LS.10 Take an active participation in the learning process.
- 6-8.M.1 Apply new strategies based on lessons learned from feedback.
- 6-8.M.2 Engage in feedback with peers to seek growth and learning opportunities from others.
- 6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations.
- 6-8.LS.11 Complete activities and assignments thoroughly and accurately.
- 6-8.LS.12 Use prediction and evaluation skills to develop potential solutions

### Indiana ELA Standards

- 6-SL.1
- 6-LH.1.2
- 6-LH.2.1
- 6-LH.2.2
- 6-LH.2.3
- 6-LH.3.1
- 6-LH.5.2
- 6-LH.7.1
- 6-LH.7.2
- 6-LH.7.3

### Grade 6

- **ELO 2.1.4**

### Grades 4-6

- **Process Standards**
- PS.1
- PS.2
- PS.3
- PS.4
- PS.5
- PS.6
- PS.7

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## Unit Description and Learning Objectives

**Unit 5: Visit and Debriefing**

Citizens participate in the JA BizTown simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals. Objectives:
The students will be able to:
- Function in their job capacity at JA BizTown.
- Manage their personal finances and time.
- Carry out responsibilities of citizenship, such as voting and obeying laws.
- Evaluate team performance at JA BizTown.
- Explain the circular flow of economic activity.
- Describe how citizens use financial institutions.
- Describe how citizens work within a quality business.

## Indiana Academic Standards Grades 6-8

**Social Studies Standards 6-8**
- 6.2.7 Define and compare citizenship and the citizen’s role throughout history in Europe and the Americas.
- 6.4.4 Describe how different economic systems (traditional, command, market and mixed) in [Europe and the Americas] answer the basic economic questions on what to produce, how to produce and for whom to produce.
- 6.4.9 Explain how saving and investing help increase productivity and economic growth and compare and contrast individual saving and investing options.

**Financial Literacy**
- FLE.1.1 Demonstrate taking responsibility for personal financial decisions.
- FLE.1.4 Make financial decision by systematically considering alternatives and consequences.
- FLE.1.5 Demonstrate communication strategies for discussing financial issues.
- FLE.3.1 Demonstrate ability to use money management skills and strategies.

**Indiana Employability Skills 6-8**
- 6-8.M.1 Apply new strategies based on lessons learned from feedback.
- 6-8.M.2 Engage in feedback with peers to seek growth and learning opportunities from others.
- 6-8.M.4 Demonstrate continuous growth in self-understanding.
- 6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.
- 6-8.WE.3 Complete tasks or activities with some prompting and guidance.
- 6-8.WE.4 Understand failure as an opportunity for growth.

**Indiana ELA Standards**
- Grade 6
  - 6.W.4
  - 6.SL.1
  - 6.SL.2.1
  - 6.SL.2.2
- Literacy 6-8
  - 6-8.LH.1.2
  - 6-8.LH.2.1

**Indiana Math Standards**
- Grade 6
  - 6.C.3

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**Adventure One: CEO**

AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.

**Objectives:**

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

**Social Studies Standards**

4.4.1 Give examples of the kinds of goods* and services* produced [in Indiana in different historical periods.]

4.4.3 Explain how both parties can benefit from trade* and give examples of how people [in Indiana] engaged in trade in different time periods.\[\text{ELO}\]

4.4.4 Explain that prices change as a result of changes in supply* and demand* for specific products.

4.4.8 Define profit* and describe how profit is an incentive for entrepreneurs.

**Grade 5**

5.4.7 Predict the effect of changes in supply* and demand* on price.

5.4.8 Analyze how the causes and effects of changes in price of certain goods* and services* had significant influence on events in United States history. \[\text{ELO}\]

**Financial Literacy**

FLE.1.1 Demonstrate taking responsibility for personal financial decisions.

FLE.1.4 Make financial decision by systematically considering alternatives and consequences.

FLE.1.5 Demonstrate communication strategies for discussing financial issues.

FLE.3.1 Demonstrate ability to use money management skills and strategies.
### Unit Description and Learning Objectives

**Adventure Two CFO**

As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.

**Objectives:**

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

Evaluate proposals as part of a decision-making process.

### Indiana Academic Standards

**Social Studies Standards**

- 4.4.1 Give examples of the kinds of goods* and services* produced in Indiana in different historical periods.
- 4.4.3 Explain how both parties can benefit from trade* and give examples of how people [in Indiana] engaged in trade in different time periods.
- 4.4.4 Explain that prices change as a result of changes in supply* and demand* for specific products.
- 4.4.8 Define profit* and describe how profit is an incentive for entrepreneurs.

**Grade 5**

- 5.4.7 Predict the effect of changes in supply* and demand* on price.
- 5.4.8 Analyze how the causes and effects of changes in price of certain goods* and services* had significant influence on events in United States history.

**Financial Literacy**

- FLE.1.1 Demonstrate taking responsibility for personal financial decisions.
- FLE.1.4 Make financial decision by systematically considering alternatives and consequences.
- FLE.1.5 Demonstrate communication strategies for discussing financial issues.
- FLE.2.3 Explain how taxes and employee benefits relate to disposable income.
- FLE.3.1 Demonstrate ability to use money management skills and strategies.

### Indiana Employability Skills

**Indianapolis Employability Skills**

- 3-5.WE.3 Apply understanding of independence to complete tasks.
- 3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.
- 3-5.WE.6 Begin to take steps to organize and prioritize tasks.
- 3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping.
- 3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.
- 3-5.SE.3 Engage in cooperative game play.

### Indiana ELA Standards

- 4.RN.1
- 4.RN.2.1
- 4.RN.2.2
- 4.RV.1
- 4.RV.2.1
- 4.RV.3.2
- 4.SL.1

### Indiana Math Standards

- Grade 4
- 4.RN.1
- 4.RN.2.1
- 4.RN.2.2
- 4.RV.1
- 4.RV.2.1
- 4.RV.3.2
- 4.SL.1

- Grade 5
- 5.RN.1
- 5.RV.1
- 5.RV.2.1
- 5.SL.1

- Grade 6
- 6.RV.1
- 6.RV.2.1
- 6.SL.1

**Grades 4-6**

- Process Standards
- PS.1
- PS.2
- PS.3
- PS.4
- PS.5
- PS.6
- PS.7

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<th>Indiana Employability Skills</th>
<th>Indiana ELA Standards</th>
<th>Indiana Math Standards</th>
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</thead>
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<td><strong>Adventure Three: Marketing Director</strong></td>
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<tr>
<td>Students will:</td>
<td></td>
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</tr>
<tr>
<td>• Use knowledge of skills and interests to select a company</td>
<td>Social Studies Standards</td>
<td>3-5.M.3 Apply and demonstrate self-confidence in a variety of settings.</td>
<td>Grade 4</td>
<td>Grades 4-6 Process Standards</td>
</tr>
<tr>
<td>• Identify an idea for a new product or service</td>
<td>4.4.1 Give examples of the kinds of goods* and services* produced in Indiana in different historical periods.</td>
<td>3-5.WE.3 Apply understanding of independence to complete tasks.</td>
<td>4.RN.1</td>
<td>PS.1</td>
</tr>
<tr>
<td>• Attempt to resolve solutions to customer pain points</td>
<td>4.4.3 Explain how both parties can benefit from trade* and give examples of how people [in Indiana] engaged in trade in different time periods.</td>
<td>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</td>
<td>4.RN.2.1</td>
<td>PS.2</td>
</tr>
<tr>
<td>• Identify characteristics of target markets</td>
<td>4.4.4 Explain that prices change as a result of changes in supply* and demand* for specific products.</td>
<td>3-5.WE.6 Begin to take steps to organize and prioritize tasks.</td>
<td>4.RV.1</td>
<td>PS.3</td>
</tr>
<tr>
<td>• Explore advertising avenues and marketing tools</td>
<td>4.4.8 Define profit* and describe how profit is an incentive for entrepreneurs.</td>
<td>3-5.WE.8 Consider consequences of actions on the well-being of self and others.</td>
<td>4.RV.2.1</td>
<td>PS.4</td>
</tr>
<tr>
<td>• Plan a marketing campaign</td>
<td>Financial Literacy</td>
<td>3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping.</td>
<td>4.RV.3.2</td>
<td>PS.5</td>
</tr>
<tr>
<td>• Compare cost effectiveness of</td>
<td>FLE.1.1 Demonstrate taking responsibility for personal financial decisions.</td>
<td>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</td>
<td>4.SL.1</td>
<td>PS.6</td>
</tr>
<tr>
<td>companies</td>
<td>FLE.1.4 Make financial decision by systematically considering alternatives and consequences.</td>
<td></td>
<td></td>
<td>PS.7</td>
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<tr>
<td><strong>Adventure Four: Sales Manager</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td>Social Studies Standards</td>
<td>3-5.M.3 Apply and demonstrate self-confidence in a variety of settings.</td>
<td>Grade 4</td>
<td>Grades 4-6 Process Standards</td>
</tr>
<tr>
<td>Students will:</td>
<td>4.4.1 Give examples of the kinds of goods* and services* produced in Indiana in different historical periods.</td>
<td>3-5.WE.3 Apply understanding of independence to complete tasks.</td>
<td>4.RN.1</td>
<td>PS.1</td>
</tr>
<tr>
<td>• Use knowledge of skills and interests to select a company</td>
<td>4.4.3 Explain how both parties can benefit from trade* and give examples of how people [in Indiana] engaged in trade in different time periods.</td>
<td>3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.</td>
<td>4.RN.2.1</td>
<td>PS.2</td>
</tr>
<tr>
<td>• Explore traits that convey good work ethic</td>
<td>4.4.4 Explain that prices change as a result of changes in supply* and demand* for specific products.</td>
<td>3-5.WE.6 Begin to take steps to organize and prioritize tasks.</td>
<td>4.RV.1</td>
<td>PS.3</td>
</tr>
<tr>
<td>• Compare resumes</td>
<td>4.4.8 Define profit* and describe how profit is an incentive for entrepreneurs.</td>
<td>3-5.WE.8 Consider consequences of actions on the well-being of self and others.</td>
<td>4.RV.2.1</td>
<td>PS.4</td>
</tr>
<tr>
<td>• Use a decision-making process to make hiring decisions</td>
<td>Financial Literacy</td>
<td>3-5.LS.4 Relate personal interests, abilities, and leisure time activities to possible occupational choices without stereotyping.</td>
<td>4.RV.3.2</td>
<td>PS.5</td>
</tr>
<tr>
<td>• Use a problem-solving process to improve customer service</td>
<td>FLE.1.1 Demonstrate taking responsibility for personal financial decisions.</td>
<td>3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.</td>
<td>4.SL.1</td>
<td>PS.6</td>
</tr>
<tr>
<td></td>
<td>FLE.1.4 Make financial decision by systematically considering alternatives and consequences.</td>
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<td>PS.7</td>
</tr>
</tbody>
</table>
## Adventure Five: Consumer

As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.

### Objectives:

**Students will:**
- Define gross pay and net pay and calculate net pay
- Identify services offered by financial institutions.
- Explore a bank account application
- Identify parts of a transaction register
- Explain the importance of a savings account
- Explain 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

### Social Studies Standards

4.4.1 Give examples of the kinds of goods* and services* produced in Indiana in different historical periods. ELO
4.4.3 Explain how both parties can benefit from trade* and give examples of how people [in Indiana] engaged in trade in different time periods. ELO
4.4.4 Explain that prices change as a result of changes in supply* and demand* for specific products.
4.4.8 Define profit* and describe how profit is an incentive for entrepreneurs.

### Financial Literacy

FLE.1.1 Demonstrate taking responsibility for personal financial decisions
FLE.1.2 Analyze financial information from a variety of reliable sources.
FLE.1.4 Make financial decision by systematically considering alternatives and consequences
FLE.3.1 Demonstrate ability to use money management skills and strategies.
FLE.6.1 Explain how saving contributes to financial wellbeing
FLE.6.2 Apply strategies for creating wealth and building assets.

### Indiana Academic Standards

3-5.M.3 Apply and demonstrate self-confidence in a variety of settings.
3-5.WE.3 Apply understanding of independence to complete tasks.
3-5.WE.4 Complete tasks or activities with prompting and guidance from adult educators.
3-5.WE.6 Begin to take steps to organize and prioritize tasks.
3-5.WE.8 Consider consequences of actions on the well-being of self and others.
3-5.LS.8 Develop criteria for making decisions and predict results of choices to find the best solution.

### Indiana Employability Skills

3-5.RN.1
3-5.RN.2.1
3-5.RV.1
3-5.RV.2.1
3-5.RV.3.2
4-5.SL.1

**Grade 4**
4.RN.1
4.RN.2.1
4.RV.1
4.RV.2.1
4.RV.3.2
4.SL.1

**Grade 5**
5.RN.1
5.RV.1
5.RV.2.1
5.SL.1

**Grade 6**
6.RV.1
6.RV.2.1
6.SL.1

**Grades 4-6**
4.Process Standards
4.PS.1
4.PS.2
4.PS.3
4.PS.4
4.PS.5
4.PS.6
4.PS.7

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## Unit Description and Learning Objectives

### 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:**

- 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

8-2.1.1. Explain how an individual’s interests, knowledge, abilities, and career and job choices affect income
8-2.3.1 Describe taxable income and employee benefits.
SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.

### Financial Literacy

FLE.1.1 Demonstrate taking responsibility for personal financial decisions.
FLE.1.2 Analyze financial information from a variety of reliable sources.
FLE.1.4 Make financial decision by systematically considering alternatives and consequences
FLE.6.1 Analyze the costs and benefits of various types of credit.
FLE.6.2 Apply strategies for creating wealth and building assets.

### Family and Consumer Sciences

FCS-MS 1.1
FCS-MS 1.2
FCS-MS 1.3
FCS-MS 2.1.3

### Employability Skills

6-8.WE.1 Demonstrate understanding of potential consequences of responsibility. 6-8.WE.6 Apply knowledge, skills, and attitudes required to adjust to change, while continuing to achieve in school and activities.
6-8.LS.2 Speak to and have conversations with peers and adults to express ideas while respecting differing opinions.
6-8.LS.4 Identify possible career choices and high school course selection using self-assessment.
6-8.LS.5 Understand how effective work habits and personal characteristics demonstrated in school transfer to occupational settings.

### Indiana Academic Standards

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<td>FCS-MS 1.3</td>
<td>6-8.LS.2</td>
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<td>FLE.6.1</td>
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<td>6-8.LS.5</td>
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</tbody>
</table>

### Indiana Math Standards

| 6.SL.2.1       | 6.RV.1             |
| 7.SL.2.1       | 7.RV.1             |
| 8.SL.2.1       | 8.RV.1             |

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### Unit 2: Saving, Investing and Risk Management

Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.

#### Objectives:
The 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.

#### Indiana Academic Standards

**Financial Literacy**
8-1.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.
8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives.
8-3.6.1 Explain the relationship between spending practices and achieving financial goals.
8-5.1.1 Explain the relationship between risk and insurance.
8-5.2.1 Describe the need for and value of health, property, life, disability, and liability insurance.
8-5.2.2 Identify factors to consider when determining the amount of protection needed.
8-5.2.3 Identify factors that can influence insurance costs.
8-6.2.1 Compare reasons and risk/return trade-offs for saving and for investing.
8-6.2.2 Define the time value of money and explain how small amounts of money invested regularly over time grow exponentially.
8-5.3.1 Apply opportunity-cost analysis to potential situations that can threaten personal and family income and assets.
8-6.3.1 Compare the investment potential of investment options such as stocks, bonds, certificates of deposit, and savings accounts.
8-6.4.1 Describe various sources of investment information, including prospectuses, online resources, and financial publications.

#### Indiana Consumer Sciences and Employability Skills

**Family and Consumer Sciences**
FCS-MS 2.1
FCS-MS 2.2.4
FCS-MS 5.1
FCS-MS 5.2

**Employability Skills**
6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.
6-8.LS.1 Communicate information to audiences in a variety of formats.
6-8.LS.12 Use prediction and evaluation skills to develop potential solutions.

#### Indiana ELA Standards

6.DS.26.RN.2.2
6.SL.2.1
6.RV.1
7.SL.2.1
7.RV.1
8.SL.2.1
8.RV.1

#### Indiana Math Standards

NA
**Unit Description and Learning Objectives**

**Unit 3: Debit and Credit**  
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.

**Objectives:**

- 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.

**Indiana Academic Standards**

- **Social Studies**
  8.4.9 Examine the importance of borrowing and lending (the use of credit) in the United States economy and list the advantages and disadvantages of using credit.

- **Financial Literacy**
  8-1.5.2 Identify factors that explain differing values and attitudes about money.
  8-3.3 Compare the advantages and disadvantages of different payment methods…
  8-3.3.2 Demonstrate steps in establishing and maintaining financial accounts…
  8-3.4.1. Analyze how external factors, such as marketing and advertising techniques, influence spending decisions for different individuals.
  8-3.4.2. Use reliable consumer resources and practices to make buying decisions.
  8-4.1.1 Compare advantages and disadvantages of various types of credit.
  8-4.1.2 Explain factors to consider when using credit or obtaining a loan.
  8-4.2.1 Describe the information in a credit report and how long it is retained.
  8-4.2.2 Explain the value of a positive credit history and credit reports to consumers, borrowers and lenders.
  8-4.3.1 Identify possible credit and debt problems and ways to avoid them.
  8-4.3.2 Describe actions that a consumer can take to reduce or better manage excessive debt.

**Indiana Consumer Sciences and Employability Skills**

- **Family and Consumer Sciences**
  FCS-MS 2.1.1
  FCS-MS 2.2.3

- **Employability Skills**
  6-8.WE.1 Demonstrate understanding of potential consequences of responsibility.
  6-8.LS.1 Communicate information to audiences in a variety of formats.
  6-8.LS.7 Evaluate decisions and discuss the use of alternatives in decision-making situations.
  6-8.LS.12 Use prediction and evaluation skills to develop potential solutions.

**Indiana ELA Standards**

- 6.SL.2.1
- 6.RV.1
- 7.SL.2.1
- 7.RV.1
- 8.SL.2.1
- 8.RV.1

**Indiana Math Standards**

- NA
## 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

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<td>Family and Consumer Sciences</td>
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<td>8-1.4.3 Apply systematic decision</td>
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<td>6.C.36.RN.2.1</td>
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<td>8-1.5.1 Explain benefits of discussing</td>
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<td>important financial matters with</td>
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<td>personnel.</td>
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<td>8-3.1.1 Explain basic budget categories,</td>
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<td>including income, taxes, planned</td>
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<td>savings, and fixed and variable</td>
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<td>expenses.</td>
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<td>8-3.1.2 Explain the relationship</td>
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<td>achieving financial goals.</td>
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<td>8-3.6.3 Create a plan to secure funding</td>
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<td>for a financial goal.</td>
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<td>8-6.1.1 Describe the advantages and</td>
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<td>disadvantages of saving for short-term</td>
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<td>and medium-term financial goals.</td>
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</tbody>
</table>
Unit Description and Learning Objectives

**Unit 5: Simulation and Debriefing**

Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.

**Objectives:**

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

**Social Studies**

- SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.

**Financial Literacy**

- 8.1.1 Describe the benefits of financial responsibility and the costs of financial irresponsibility.
- 8-3.4.3 Apply systematic decision making to choose among courses of action that include a range of spending, delayed spending, and non-spending alternatives
- 8-3.5.1 Determine how charitable giving can fit into a personal budget and appropriate percentages for giving.
- 8-3.6.1 Explain the relationship between spending practices and achieving financial goals.
- 8-4.2.1 Explain the rights, responsibilities, and protections of buyers and sellers under consumer credit laws.

**Employability Skills**

- 6-8.M.1 Apply new strategies based on lessons learned from feedback
- 6-8.M.2 Engage in feedback with peers to seek growth and learning opportunities from others.
- 6-8.M.4 Demonstrate continuous growth in self-understanding
- 6-8.WE.3 Complete tasks or activities with some prompting and guidance.
- 6-8.LS.9 Complete assignments, projects, and activities with minimal to no redirection from teachers, mentors, or supervisors.
- 6-8.SE.2 Demonstrate an awareness of the needs and rights of others.

** Indiana Academic Standards**

- FCS-MS 2.1
- FCS-MS 2.2
- FCS-MS 5.1
- FCS-MS 5.2

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<td>FCS-MS 5.2</td>
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<td>8.W.5</td>
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</tbody>
</table>

**Indiana Math Standards**

| 6.C.3. |
## Unit Description and Learning Objectives

### Unit 1: Income

Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.

**Objectives:**

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

### Social Studies

SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.

### Financial Literacy

12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.

12-2.3 Explain how taxes and employee benefits relate to disposable income.

### Family and Consumer Sciences

FCS-MS 1.1
FCS-MS 1.2
FCS-MS 1.3
FCS-MS 2.1.3

### Employability Skills

9-10.SE.3 Able to listen to others’ ideas and respect different ways of being and doing

### Indiana Academic Standards

**Grades 9-10**
- 9-10.RV.2.1
- 9-10.W.1
- 9-10.SL.2.1-2.5
- 9-10.SL.3.1
- 9-10.ML.1
- 9-10.ML.2.1

**Grades 11-12**
- 11-12.RN.1
- 11-12.RV.2.1
- 11-12.W.1
- 11-12.SL.2.1-2.5
- 11-12.SL.3.1
- 11-12.ML.1
- 11-12.ML.2.1

### Indiana Consumer Sciences and Employability Skills

**Process Standards**
- 1-2
- 4-7

### Indiana ELA Standards

**Process Standards**
- 1-2

### Indiana Math Standards

**Process Standards**
- 1-7

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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.

**Objectives:**

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

### Financial Literacy

12-3.3.1 Demonstrate skill in executing different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.

12-5.1 Describe ways people can manage risk through avoidance, reduction, retention, and transfer.

12-6.1 Compare saving strategies, including "pay yourself first," payroll deduction, and comparison shopping to spend less.

12-6.1.2 Compare the interest generated by simple and compound interest at various rates.

12-6.2.1 Compare various investing strategies for their potential to build wealth.

### Family and Consumer Sciences

FCS-MS 2.1
FCS-MS 2.2.4
FCS-MS 5.1
FCS-MS 5.2

### Employability Skills

9-10.LS.2 Able to communicate knowledge and thinking through effective oral presentations.

9-10.LS.3 Create presentation media for a variety of audiences.

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<td><strong>Process Standards</strong></td>
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<tr>
<td>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</td>
<td>12-3.3 Demonstrate skill in executing different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.</td>
<td>9-10.RN.2.1 9-10.RV.2.1 9-10.W.1 9-10.SL.2.1-2.5 9-10.SL.3.1 9-10.ML.1 9-10.ML.2.1</td>
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<tr>
<td><strong>Objectives:</strong></td>
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<tr>
<td>Students will:</td>
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<tr>
<td>• Describe the types of financial institutions and the services they provide</td>
<td>12-3.4.1 Evaluate impact of external factors on spending decisions.</td>
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<tr>
<td>• Explain debit and credit cards and their uses</td>
<td>12-3.4.2 Apply knowledge of external factors to justify a consumer buying decision.</td>
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<td>• Identify the advantages and disadvantages related to credit and debit cards</td>
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<td>• Give examples of the best ways to build credit</td>
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<td>• Demonstrate why credit scores are important</td>
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<tr>
<td><strong>Unit 4: Budget+</strong></td>
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<td><strong>Family and Consumer Sciences</strong></td>
<td><strong>Process Standards</strong></td>
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<tr>
<td>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</td>
<td>12-1.4 Set measurable short-term, medium-term, and long-term financial goals.</td>
<td>9-10.RN.2.1 9-10.RV.2.1 9-10.W.1 9-10.SL.2.1-2.5 9-10.SL.3.1 9-10.ML.1 9-10.ML.2.1</td>
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<td><strong>Objectives:</strong></td>
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<td>Students will:</td>
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<tr>
<td>• Categorize spending by needs and wants</td>
<td>12-3.1 Create a budget a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.</td>
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<td>• Determine which categories belong in a budget</td>
<td>12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals.</td>
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<td>• Distinguish between different kinds of budgets</td>
<td>12-3.6.1 Analyze ways to modify spending practices to achieve financial goals.</td>
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<td>• Prepare a budget using goals and income</td>
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</tbody>
</table>
# Unit Description and Learning Objectives

## Financial Literacy
- 12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.
- 12-1.1.2 Analyze ways financial responsibility is different for individuals with and without dependents.
- 12-1.4.2 Evaluate the results of financial decisions.

## Employability Skills
- 9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.
- 9-10.WE.5 Able to exercise flexibility in responding to change.

## 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.

## Indiana Academic Standards

### Indiana Math Standards
- Grades 9-10
  - 9-10.RV.2.1
  - 9-10.W.1
  - 9-10.SL.2.1-2.5
  - 9-10.SL.3.1
  - 9-10.SL.4.1-4.2

### Indiana ELA Standards
- Grades 9-10
  - 9-10.RV.2.1
  - 9-10.W.1
  - 9-10.SL.2.1-2.5
  - 9-10.SL.3.1
  - 9-10.SL.4.1-4.2

### Indiana Process Standards
- Grades 11-12
  - 11-12.RN.1
  - 11-12.RV.2.1
  - 11-12.W.1
  - 11-12.SL.2.1-2.5
  - 11-12.SL.3.1
  - 11-12.SL.4.1-4.2
  - 11-12.ML.1
  - 11-12.ML.2.1

### Grades 11-12
- 11-12.RN.1
- 11-12.RV.2.1
- 11-12.W.1
- 11-12.SL.2.1-2.5
- 11-12.SL.3.1
- 11-12.SL.4.1-4.2
- 11-12.ML.1
- 11-12.ML.2.1
### 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:**

- 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.

**Indiana Academic Standards**

- 12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.
- 12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.

**Indiana Consumer Sciences and Employability Skills**

- 11-12.M.1 Engage in a continuous learning process related to career goals while actively seeking out and participating in a work-, service-, or project-based learning experiences.

**Indiana ELA Standards**

- RI.9-10. 1,4
- W.9-10. 2,4,6,7,8
- SL 9-10. 1,2,4,5,6
- L 9-10. 1-6

#### 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:**

- 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.

**Indiana Academic Standards**

- 12-2.1.1 Analyze ways economic, social, cultural, and political conditions can affect income and career potential.

**Indiana Consumer Sciences and Employability Skills**

- 11-12.M.2 Demonstrate ability to find alternate strategies to overcome barriers and mistakes when completing projects or activities.

**Indiana ELA Standards**

- Grades 9-10
  - 9-10.RV.1
  - 9-10.RV.3.2
  - 9-10.SL.1
- Grades 11-12
  - 11-12.RV.1
  - 11-12.RV.3.2
  - 11-12.SL.1
<table>
<thead>
<tr>
<th>Unit Description</th>
<th>Indiana Academic Standards</th>
<th>Indiana Consumer Sciences and Employability Skills</th>
<th>English Language Arts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Theme 2: Employment and Education</strong></td>
<td><strong>The Value of Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</td>
<td>12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</td>
<td>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</td>
<td></td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td></td>
<td>Grades 9-10</td>
</tr>
<tr>
<td>Students will:</td>
<td></td>
<td></td>
<td>9-10.RN.2.1</td>
</tr>
<tr>
<td>• Identify the benefits of postsecondary education, including trade schools and military service.</td>
<td></td>
<td></td>
<td>9-10.RV.3.2</td>
</tr>
<tr>
<td>• Identify the income projection for a variety of careers.</td>
<td></td>
<td></td>
<td>9-10.W.5</td>
</tr>
<tr>
<td>Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</td>
<td></td>
<td></td>
<td>9-10.SL.1</td>
</tr>
<tr>
<td><strong>Theme 3: Financial Responsibility and Decision Making</strong></td>
<td></td>
<td></td>
<td>9-10.SL.4.1</td>
</tr>
<tr>
<td><strong>Financial Decision Making</strong></td>
<td></td>
<td></td>
<td>Grades 11-12</td>
</tr>
<tr>
<td>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</td>
<td>12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</td>
<td>9-10.WE.1 Demonstrate control over self while considering the future impact of choices.</td>
<td>11-12.RN.2.1</td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td></td>
<td>9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.</td>
<td>11-12.RV.1</td>
</tr>
<tr>
<td>Students will:</td>
<td>12-1.4.2 Evaluate the results of financial decisions and Apply systematic decision making to long-term goals.</td>
<td>9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.</td>
<td>11-12.RV.3.2</td>
</tr>
<tr>
<td>• Use rational and considered decision-making steps to select financial goals and priorities.</td>
<td>11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.</td>
<td>9-10.SL.2.1</td>
<td>11-12.SL.1</td>
</tr>
<tr>
<td>• Explain how decisions made today can impact the future</td>
<td></td>
<td>9-10.SL.2.2</td>
<td>11-12.SL.2.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>11-12.SL.2.2</td>
</tr>
<tr>
<td>Unit Description</td>
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<td>-----------------------</td>
</tr>
<tr>
<td><strong>Theme 4: Planning and Money Management</strong></td>
<td><strong>Next-Level Budgeting</strong> 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></td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>12-3.4.1 Evaluate impact of external factors on spending decisions.</td>
<td>11-12.LS.13 Generate solutions critiqued with reason, logic, and inferences about alternatives.</td>
<td></td>
</tr>
<tr>
<td><strong>Students will:</strong></td>
<td>12-5.1.1 Describe ways people can manage risk through avoidance, reduction, retention, and transfer. 12-5.1.2 Analyze various insurance policies according to their deductibles</td>
<td></td>
<td>Grades 9-10</td>
</tr>
<tr>
<td></td>
<td>12-5.2.1 Analyze the amount of coverage a person needs for health, property, life, disability, and liability insurance.</td>
<td></td>
<td>9-10.RN.2.1</td>
</tr>
<tr>
<td></td>
<td>12-5.3.2 Recommend insurance that protects one from the risks a young adult might face.</td>
<td></td>
<td>9-10.RN.4.1</td>
</tr>
<tr>
<td></td>
<td>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</td>
<td></td>
<td>9-10.RV.1</td>
</tr>
<tr>
<td><strong>Theme 5: Risk Management and Insurance</strong></td>
<td><strong>Insurance</strong> Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Objectives:</strong></td>
<td>12-3.4.1 Evaluate impact of external factors on spending decisions.</td>
<td>11-12.SE.5 Recognize the importance of diverse perspectives within communication and seek understanding.</td>
<td></td>
</tr>
<tr>
<td><strong>Students will:</strong></td>
<td>12-5.1.1 Describe ways people can manage risk through avoidance, reduction, retention, and transfer. 12-5.1.2 Analyze various insurance policies according to their deductibles</td>
<td>11-12.SE.6 Find constructive solutions and work toward compromise.</td>
<td>Grades 9-10</td>
</tr>
<tr>
<td></td>
<td>12-5.2.1 Analyze the amount of coverage a person needs for health, property, life, disability, and liability insurance.</td>
<td></td>
<td>9-10.RN.2.1</td>
</tr>
<tr>
<td></td>
<td>12-5.3.2 Recommend insurance that protects one from the risks a young adult might face.</td>
<td></td>
<td>9-10.RN.4.1</td>
</tr>
<tr>
<td></td>
<td>9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.</td>
<td></td>
<td>9-10.RV.1</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>9-10.RV.3.2</td>
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<tr>
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<td></td>
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<td>9-10.W.5</td>
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<td>9-10.SL.1</td>
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<td>9-10.SL.3.1</td>
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<td>9-10.SL.4.1</td>
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</tr>
</tbody>
</table>

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## Theme 6: Investing

**Investing for the Future**

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

### Objectives:

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

### Indiana Academic Standards:

- 12-6.2.1 Compare various investing strategies for their potential to build wealth.
- 12-6.2.2 Analyze an investment utilizing the principles of time value of money.
- 12-6.2.3 Calculate the end value of lump sum and periodic investments.
- 12-6.3.1 Analyze the benefits of various investments options in the current economy.
- 12-6.5.1 Analyze the rate of return on investments using time value of money and economic conditions as factors.

### Indiana Consumer Sciences and Employability Skills:

- 11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.
- 11-12.LS.2 Apply effective speaking and listening to foster positive relationships and communicate key concepts to a variety of audiences.
- 11-12.SE.5 Recognize the importance of diverse perspectives within communication and seek understanding.
- 11-12.SE.6 Find constructive solutions and work toward compromise.

### English Language Arts:

- Grades 9-10: 9-10.RN.2.1, 9-10.RV.1, 9-10.RV.3.2, 9-10.SL.1, 9-10.SL.2.1
- Grades 11-12: 11-12.RN.2.1, 11-12.RV.1, 11-12.RV.3.2, 11-12.SL.1, 11-12.SL.2.1

## Theme 7: Simulation and Debrief

**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.

### Indiana Academic Standards:

- 12-1.1.2 Analyze ways financial responsibility is different for individuals with and without dependents.
- 12-3.3.2 Demonstrate skill in basic financial tasks, including bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy.
- 12-3.6.2 Develop a personal financial plan that shows allocation of income, spending, saving/ investing, and sharing/giving [over a year-long time span.]

### Indiana Consumer Sciences and Employability Skills:

- 9-10.WE.4 Demonstrate organizational skills while completing project-based learning experiences and activities.
- 9-10.WE.5 Able to exercise flexibility in responding to change.
- 9-10.LS.1 Write documents for a variety of purposes and audiences using varied media formats.

### English Language Arts:

## Theme One: Employment and Income Extension Activities

### 1.3 Entrepreneurial Strengths and Talents

**Students will:**
- Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics.
- Develop a plan for building entrepreneurial skills.

**Extension Objectives**
- 12-2.1.2 Analyze the financial risks and benefits of entrepreneurship as a career choice.

**Indiana Academic Standards**
- 9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.
- 11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.

**Indiana Consumer Sciences and Employability Skills**
- 12-3.4.1 Evaluate impact of external factors on spending decisions.

**Indiana Social Studies**
- SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.

**Social Studies**
- 9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.
- 11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.

---

### 1.4 Job Loss

**Students will:**
- Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.
- Develop a plan for preparing for job loss.
- Identify professional development and job retraining opportunities to help when job loss happens.

**Extension Objectives**
- 12-3.4.1 Evaluate impact of external factors on spending decisions.

**Indiana Academic Standards**
- 11-12.WE.6 Apply coping strategies to mitigate stressful change while continuing to meet expectations at home, at school, and in the workplace.
- 11-12.LS.9 Develop skills to assess career goals in terms of work conditions, benefits, and opportunities for advancement.

**Indiana Consumer Sciences and Employability Skills**
- 11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.

**Indiana Social Studies**
- 11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.

**Social Studies**
- 9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.
- 11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.

---

### 1.5 My Work Values and Responsibilities

**Students will:**
- Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.
- Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.

**Extension Objectives**
- 12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.

**Indiana Academic Standards**
- 11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.
- 11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.

**Indiana Consumer Sciences and Employability Skills**
- 11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.

**Indiana Social Studies**
- SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.

**Social Studies**
- 9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.
- 11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.

---

### 1.6 The IRS W-4 Form

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

**Extension Objectives**
- 12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.

**Indiana Academic Standards**
- 9-10.WE.2 Complete tasks or activities with minimal prompting and guidance.
- 11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.

**Indiana Consumer Sciences and Employability Skills**
- 11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.

**Indiana Social Studies**
- SS8.2.3 Examine ways that the national government affects the everyday lives of people of the United States.

**Social Studies**
- 9-10.WE.6 Apply ethical decision-making skills to establish and maintain responsible personal and professional relationships.
- 11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences.
**Theme Two: Employment and Education Extension Activities**

<table>
<thead>
<tr>
<th>2.2 Applying for Financial Aid with FAFSA</th>
<th>Students will:</th>
<th>12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</th>
<th>11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</td>
<td>• Explain the rationale for completing the FAFSA form.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Identify the resources and information required for the FAFSA form.</td>
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</tr>
<tr>
<td>• Develop an action plan for completing the FAFSA form.</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2.3 Career Decisions</th>
<th>Students will:</th>
<th>12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.</th>
<th>11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</td>
<td>• Use a process to develop a career plan.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Identify career choices that match interests and abilities</td>
<td>• Develop a SMART goal to help achieve a chosen career.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2.4 Grades Count!</th>
<th>Students will:</th>
<th>NA</th>
<th>11-12.WE.6 Apply coping strategies to mitigate stressful change while continuing to meet expectations at home, at school, and in the workplace.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</td>
<td>• Reflect on their current GPA and course selections in light of key factors that influence college admissions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Calculate a possible GPA based on potential new courses.</td>
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</tr>
<tr>
<td>• List the positive steps they can take to be successful with potential new courses and improve the chance of getting into a college of their choice.</td>
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<td></td>
</tr>
<tr>
<td>Extension Details</td>
<td>Extension Objectives</td>
<td>Indiana Academic Standards</td>
<td>Indiana Consumer Sciences and Employability Skills</td>
</tr>
<tr>
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</tr>
</tbody>
</table>
| **2.5 Interpreting a Financial Aid Award Letter** | Students will:  
- 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. | NA | 11-12.LS.10 Analyze potential solutions with a set of criteria including: the goal, previous knowledge and experience, diverse perspectives, and data.  
11-12.SE.4 Feel empowered to advocate on behalf of themselves and others. |
| Students learn how to interpret a financial aid award letter and negotiate for more aid | **2.6 Paying for Postsecondary Education** | Students will:  
- Identify a savings goal and plan.  
- Contrast grants and scholarships with student loans.  
- Explain the responsibilities associated with student loan debt. | 12-1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.  
11-12.LS.4 Evaluate how personal attitudes and values integrate into career choices. |
<table>
<thead>
<tr>
<th>Extension Details</th>
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<th>Indiana Academic Standards</th>
<th>Indiana Consumer Sciences and Employability Skills</th>
</tr>
</thead>
</table>
| **Theme Three:** Financial Responsibility and Decisions Making Extension Activities | **3.2 Buying Your First Car**  
Students learn to be smart consumers when purchasing a new or used car | Students will:  
- Compare benefits of buying and leasing a car.  
- Identify costs associated with buying and owning a car.  
- Explain benefits of buying new and used cars.  
- Analyze costs and features of several vehicles to identify the best car for one's needs. | 3.4 Apply consumer skills to purchase decisions.  
12-3.4.1 Evaluate impact of external factors on spending decisions.  
12-3.4.2 Apply knowledge of external factors to justify a consumer buying decision. | 11-12.WE.2 Complete tasks or activities with no prompting and minimal guidance. |
| **3.3 Cost of Living**  
Students consider the differences in cost of living and median wage in different areas of the United States. | Students will:  
- Compare cost of living in different states.  
- Discover the median wage for different states and occupations.  
- Make a four-step plan for the future. | 12-3.4.1 Evaluate impact of external factors on spending decisions. | 11-12.WE.2 Complete tasks or activities with no prompting and minimal guidance.  
11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time. |
| **3.4 My Financial Future and Debt**  
Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter. | Students will:  
- Recognize the effects of late or missed payments.  
- Explain the effect of debts on a person’s net worth.  
- Distinguish between good use and misuse of credit cards. | 12-3.1 Demonstrate ability to use money management skills and strategies. | 11-12.WE.1 Demonstrate integrity and self-control in work-, service-, or project-based learning experiences. |
| **3.5 Philanthropy**  
Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan. | 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. | 12-3.5 Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life. | 11-12.WE.7 Continue to practice responsible and ethical decision-making affecting personal and professional relationships and consider the consequences of unethical decision-making. |
<table>
<thead>
<tr>
<th>Extension Details</th>
<th>Extension Objectives</th>
<th>Indiana Academic Standards</th>
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</tr>
</thead>
</table>
| 3.6 Planning for Financial Success | Students will:  
- Recognize the steps for financial goal planning.  
- Identify a financial goal and develop a plan to reach it. | NA | 11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time. |
| 3.7 Sales and Property Taxes | Students will:  
- Explain what taxes are used for.  
- Recognize different types of taxes.  
- Analyze the impact of taxes on financial decisions, such as buying a car or a home. | 12-2.3 Explain how taxes and employee benefits relate to disposable income. | 11-12.WE.2 Complete tasks or activities with no prompting and minimal guidance. |
| Theme Four: Planning and Money Management Extension Activities | | | |
| 4.2 A World Without Cash | Students will:  
- Explore different payment types and classify the pros and cons of using payment apps.  
- Identify potential security issues with using payment apps.  
- Analyze how to use a payment app to manage spending. | 12-3.3.1 Demonstrate skill in executing different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems. | NA |
| 4.3 Extracurricular Expenses | Students will:  
- Outline a short-term financial goal for how to save for extracurricular expenses.  
- Generate a personal budget to achieve the goal | 12-3.1.1 Create a budget a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses. 12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals | 11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time. |
| 4.4 Unexpected Expenses | Students will:  
- Evaluate if an emergency fund should be used for different emergency scenarios.  
- Create an emergency fund savings plan for an emergency.  
- Analyze how saving for an emergency fund can impact a monthly budget. | 12-3.1.1 Create a budget a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses. 12-3.1.2 Demonstrate budgeting to manage spending and achieve financial goals. | 11-12.WE.5 Clarify goals, develop a timeline, and determine most effective strategies to complete goals on time. |
## Theme Five: Risk Management and Insurance Extension Activities

### 5.2 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.

<table>
<thead>
<tr>
<th>Students will:</th>
<th>12-5.2.2 Compare the costs of auto insurance for the same vehicle, given two different deductibles and two different liability coverage limits.</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Differentiate among the main types of auto insurance coverage.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Identify ways to mitigate risk to help keep auto insurance costs down.</td>
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<td></td>
</tr>
</tbody>
</table>

### 5.3 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.

<table>
<thead>
<tr>
<th>Students will:</th>
<th>12-3.4.3 Compare the benefits and costs of owning a house versus renting a house.</th>
<th>11-12.L.S.12 Complete activities and assignments thoroughly and accurately.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Explain the expenses associated with taking out a mortgage.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Differentiate among different types of mortgages.</td>
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<td></td>
</tr>
</tbody>
</table>

## Theme 6: Investing Extension Activities

### 6.2 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)s and IRAs.

<table>
<thead>
<tr>
<th>Students will:</th>
<th>12-6.2.1 Compare various investing strategies for their potential to build wealth.</th>
<th>11-12.L.S.12 Complete activities and assignments thoroughly and accurately.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Explain the benefits of funding retirement early.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Compare features and benefits of retirement plans, including 401(k)s and IRAs.</td>
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</tbody>
</table>

### 6.3 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.

<table>
<thead>
<tr>
<th>Students will:</th>
<th>12-6.3 Compare investment alternatives. 12-6.3.1 Analyze the benefits of various investments options in the current economy. 12-6.3.2 Analyze an investment utilizing principles of inflation. 12-6.4 Describe how to buy and sell investments.</th>
<th>11-12.L.S.12 Complete activities and assignments thoroughly and accurately.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Recognize basic principles of investing in stocks.</td>
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<tr>
<td>• Identify factors that affect stocks and the stock market.</td>
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<tr>
<td>• List strategies for smart investing.</td>
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