A Correlation: Academic Standards and Junior Achievement Capstone Programs

Updated June 2018
Colorado Social Studies
Colorado Personal Financial Literacy Expectations
Career Readiness Core 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 Colorado State Standards for Social Studies and Financial Literacy. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how JA BizTown® and JA Finance Park® will enhance or complement efforts to meet educational standards.

*JA BizTown* 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.

The program content augments students’ core curriculum in social studies, English language arts, and mathematics. Throughout the program, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

*JA Finance Park* lessons address fundamental business and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons also provide a highly relevant learning opportunity to “model with mathematics,” in which students apply mathematics to solve problems arising in everyday life. After weeks of classroom preparation, students experience a simulation (either on site or virtually) where they put their newly found knowledge and skills to use.

The *JA Finance Park* program provides two curriculum implementation options. Lessons are offered in a traditional classroom presentation format designed for middle-grade students and in a Project-Based Learning (PBL) format created for high school students. Both provide educators a method of delivery that will best meet the needs of their students.

Option 1) A traditional teacher-taught, in-class lesson format that encompasses financial planning and career exploration with accompanying PowerPoint slides.

Option 2) A Project-Based Learning (PBL) format that encompasses the financial planning and career exploration topics but in a nontraditional approach.
**JA BizTown**

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<thead>
<tr>
<th>Unit Description</th>
<th>Social Studies Standards</th>
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<tbody>
<tr>
<td><strong>Unit 1:</strong> 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>Grade 6</strong>&lt;br&gt;6.3.2.a Differentiate between saving and investing.&lt;br&gt;6.3.2.b Give examples of how saving and investing can improve financial well-being.&lt;br&gt;6.3.2.c Describe the advantages and disadvantages of saving for short- and medium-term goals.&lt;br&gt;6.3.2.e Explain why saving is a prerequisite to investing.&lt;br&gt;6.3.2.f Explain how saving and investing income can improve financial well-being.</td>
<td>Grade 4&lt;br&gt;RI.4.3&lt;br&gt;RI.4.4&lt;br&gt;RI.4.5&lt;br&gt;RI.4.7&lt;br&gt;SL.4.1&lt;br&gt;SL.4.3&lt;br&gt;L.4.4</td>
<td>Grade 4&lt;br&gt;4.NBT.3&lt;br&gt;4.NBT.4</td>
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<tr>
<td><strong>Grade 5</strong>&lt;br&gt;5.3.2.a Identify different financial institutions.&lt;br&gt;5.3.2.b Identify the products and services of financial institutions to include but not limited to: checking accounts, savings accounts, investments, and loans.&lt;br&gt;5.3.2.c Compare and contrast financial institutions, their products, and services.</td>
<td>Grade 5&lt;br&gt;RI.5.4&lt;br&gt;RI.5.5&lt;br&gt;RI.5.7&lt;br&gt;SL.5.1&lt;br&gt;L.5.1&lt;br&gt;L.5.3&lt;br&gt;L.5.4</td>
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<tr>
<td><strong>Career Readiness Skills</strong></td>
<td>Grade 6&lt;br&gt;RI.6.7&lt;br&gt;SL.6.1&lt;br&gt;SL.6.2&lt;br&gt;L.6.1&lt;br&gt;L.6.3&lt;br&gt;L.6.4</td>
<td>Grade 6&lt;br&gt;6.NS.3</td>
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<tr>
<td>• Critical thinking and problem solving&lt;br&gt;• Initiative and self-direction&lt;br&gt;• Personal responsibility and self-management&lt;br&gt;• Core academic foundation</td>
<td>Mathematical Practices 4-6&lt;br&gt;1-7</td>
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</table>
# Unit 2: 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:

- Define vocabulary terms related to economics and civics
- Explain the communal responsibility of good citizenship
- Identify and distinguish among 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)
- Explain 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
- State examples of philanthropy

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<tbody>
<tr>
<td><strong>Grade 5</strong></td>
<td>5.3.1.a Define a [capitalist] market economy.</td>
<td>Grade 4</td>
<td>Mathematical Practices 4-6</td>
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<td>5.3.1.b Identify governmental activities that affect financial institutions and the economy at the local, state, and national level.</td>
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<td>5.4.1.a Describe and provide sources and examples of individual rights.</td>
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<tr>
<td><strong>Grade 4</strong></td>
<td>4.3.1.b Give examples of the kinds of goods and services produced in Colorado in different historical periods and their connection to economic incentives.</td>
<td>Grade 5</td>
<td>4</td>
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<td></td>
<td>4.3.1.c Explain how the productive resources – natural, human, and capital – [of Colorado] have influenced the types of goods produced and services provided.</td>
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<td></td>
<td>4.3.2.a Define choice and opportunity cost.</td>
<td>Grade 6</td>
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<td>4.3.2.b Analyze different choices and their opportunity costs.</td>
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<td>4.3.2.c Give examples of the opportunity costs for individual decisions.</td>
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<tr>
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<td>4.4.1.b Provide supportive arguments for both sides of a current public policy debate.</td>
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**Career Readiness Skills**

- Core academic foundation
- Collaboration and teamwork
- Communication
- Global and cultural awareness
- Inquiry and analysis
### JA BizTown

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| **Unit 3:** 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:**
The students will:  
- Explore their interests and skills  
- Explain the relevance of interests and skills to 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 | **Grade 6**  
6.3.1.c Use economic reasoning to explain why certain careers are more common in one region than in another and how specialization results in more interdependence.  
**Grade 4**  
4.4.1.b Provide supportive arguments for both sides of a current public policy debate.  
4.4.2.b Identify and explain a variety of roles leaders, citizens, and others play in state government.  
**Career Readiness Skills**  
- Time management  
- Career literacy  
- Grit and resilience  
- Work ethic; dependable and reliable  
- Self-advocacy | **Grade 4**  
RI.4.4  
SL.4.1  
L.4.1  
L.4.2  
L.4.4  
L.4.6  
**Grade 5**  
RI.5.4  
SL.5.1  
L.5.1  
L.5.2  
L.5.4  
L.5.6  
**Grade 6**  
SL.6.1  
L.6.1  
L.6.2  
L.6.4  
L.6.6  | **Grade 4**  
4.MD.4  
**Grade 5**  
5.MD.2  
**Mathematical Practices 4-6**  
2  
4-6 |
## Unit Description

**Unit 4:** 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:
- Describe costs associated with operating a business
- Calculate business expenses
- Work in teams to write a paragraph that describes a business
- Define selling price, revenue, profit, 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

### Academic Standards

**Grade 6**
6.3.1.c Use economic reasoning to explain why certain careers are more common in one region than in another and how specialization results in more interdependence.

**Grade 4**
4.3.1.a Define positive and negative economic incentives.
4.3.1.b Give examples of the kinds of goods and services produced [in Colorado] in different historical periods and their connection to economic incentives. **ELA**

### Career Readiness Skills
- Collaboration and teamwork
- Communication
- Global and cultural awareness

### Common Core ELA

**Common Core Math**

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<tr>
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**Mathematical Practices 4-6**
1-7
# JA BizTown

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<thead>
<tr>
<th>Unit Descriptions</th>
<th>Academic Standards</th>
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</table>
| **Unit 5:** 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:  
- 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 | **Grade 6**  
6.3.2.a Differentiate between saving and investing.  
6.3.2.b Give examples of how saving and investing can improve financial well-being.  
6.3.2.c Describe the advantages and disadvantages of saving for short- and medium-term goals.  
6.3.2.e Explain why saving is a prerequisite to investing.  
6.3.2.f Explain how saving and investing income can improve financial well-being. **Grade 5**  
5.3.2.a Identify different financial institutions.  
5.3.2.b Identify the products and services of financial institutions to include but not limited to: checking accounts, savings accounts, investments, and loans. | **Grade 4**  
W.4.1  
SL.4.1  
SL.4.4  
L.4.1  
L.4.6 | **Grade 5**  
5.NBT.5 |  
**Mathematical Practices 4-6**  
1-7 |  
**Grade 6**  
W.6.1  
SL.6.1  
SL.6.4  
L.6.1  
L.6.4 | **Career Readiness Skills**  
- Critical thinking and problem solving  
- Creativity and innovation  
- Time Management  
- Risk Taking  
- Initiative and self-direction  
- Personal responsibility and self-management  
- Adaptability and flexibility |
# JA Finance Park

## Unit Description

### Unit 1: Income

Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.

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

### Academic Standards

<table>
<thead>
<tr>
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<tr>
<td>6</td>
<td>SL.6.1</td>
<td>L.6.1, 6.3, 6.4</td>
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<td>7</td>
<td>SL.7.1, 7.3, 7.4</td>
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<td>8</td>
<td>SL.8.1, 8.3, 8.4</td>
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<td>Grades 9-10</td>
<td>SL.9-10.1, 9-10.4</td>
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**Common Core**

### Common Core ELA

- Grade 6: RI.6.2, SL.6.1, L.6.1, 6.3, 6.4
- Grade 7: RI.7.2, SL.7.1, L.7.1, 7.3, 7.4
- Grade 8: SL.8.1, L.8.3, 8.4
- Grades 9-10: SL.9-10.1, 9-10.4

### Common Core Math

- Grade 6: RP.6.3b, NS.6.2, 6.3, 6.5
- Grade 7: RP.7, R2.b, NS.7.2, 7.3, EE.7.1
- Grade 8: EE.7.2

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### Grade 7

7.3.2.g Define the various types of taxes students will pay as adults.
7.3.2.h Demonstrate the impact of taxes on individual income and spending.

### Career Readiness Skills

- Core academic foundation
- Initiative and self-direction
- Personal awareness
- Career Literacy

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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.

### Academic Standards

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<tr>
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<tr>
<td>Grades 9-12</td>
<td>RI.6.2, SL.6.1, 6.3, 6.4</td>
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<td>Grade 6</td>
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<td>Grade 7</td>
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**Common Core**

### Common Core ELA

- Grade 6: RI.6.2, SL.6.1, L.6.1, 6.3, 6.4
- Grade 7: RI.7.2, SL.7.1, L.7.1, 7.3, 7.4
- Grade 8: SL.8.1, L.8.3, 8.4
- Grades 9-10: SL.9-10.1, 9-10.4

### Common Core Math

- Grade 6: RP.6.3b, NS.6.2, 6.3, 6.5
- Grade 7: RP.7, R2.b, NS.7.2, 7.3, EE.7.1
- Grade 8: EE.7.2
- Grade 9: SP.7.5
### Unit Description

**Unit 3: Debit and Credit**
Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.

**Objectives:**
The students will:
- Define financial institution 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

**Key Learning Objectives**

**Grades 9-12**

- HS.3.6.a. Analyze various lending sources, services, and financial institutions.
- HS.3.6.b. Investigate legal and personal responsibilities affecting lenders and borrowers.
- HS.3.6.c. Make connections between building and maintaining a credit history and its impact on lifestyle.

**Grade 8**

- 8.3.2.a. Identify and differentiate between purposes and reasons for debt.
- 8.3.2.b. Analyze benefits and costs of credit and debt.
- 8.3.2.c. Compare sources of credit.
- 8.3.2.d. Describe the components of a credit history.

**Career Readiness Skills**

- Critical thinking and problem solving
- Creativity and innovation
- Collaboration and teamwork
- Communication

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### Unit 4: Budget+
Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.

**Objectives:**
The 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

**Key Learning Objectives**

**Grades 9-12**

- HS.3.1. Develop a financial plan including a budget based on short- and long-term goals.

**Career Readiness Skills**

- Core academic foundation
- Initiative and self-direction
- Adaptability and flexibility
- Personal awareness
- Perseverance
- Time management

### Common Core

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## JA Finance Park

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<tr>
<td><strong>Unit 5: Simulation and Debriefing</strong></td>
<td><strong>Grades 9-12</strong>&lt;br&gt;HS.3.6. a. Analyze various lending sources, services, and financial institutions.&lt;br&gt;HS.3.6.b. Investigate legal and personal responsibilities affecting lenders and borrowers.&lt;br&gt;HS.3.6.c. Make connections between building and maintaining a credit history and its impact on lifestyle.&lt;br&gt;<strong>Crisp Readiness Skills</strong>&lt;br&gt;• Personal responsibility and self-management&lt;br&gt;• Adaptability and flexibility&lt;br&gt;• Personal awareness&lt;br&gt;• Learn independently</td>
<td>Grade 6&lt;br&gt;RI.6.1&lt;br&gt;W.6.1&lt;br&gt;W.6.4&lt;br&gt;W.6.9</td>
<td>Grade 6&lt;br&gt;RP.6.3b&lt;br&gt;NS.6.2&lt;br&gt;NS.6.3&lt;br&gt;NS.6.5</td>
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<td><strong>Grade 7</strong>&lt;br&gt;RI.7.1&lt;br&gt;W.7.1&lt;br&gt;W.7.4&lt;br&gt;W.7.9</td>
<td>Grade 7&lt;br&gt;RP.7.R2.b&lt;br&gt;NS.7.2&lt;br&gt;NS.7.3</td>
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<td><strong>Grades 9-10</strong>&lt;br&gt;RI.9-10.1&lt;br&gt;W.9-10.4&lt;br&gt;W.9-10.9</td>
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<td><strong>Objectives:</strong>&lt;br&gt;The students will:</td>
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<td>• Create a family budget using hypothetical life situations&lt;br&gt;• Make saving and investment decisions&lt;br&gt;• Reflect on their simulation experience</td>
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# JA Finance Park PBL

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<th>Common Core Math</th>
<th>Academic Standards</th>
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</table>
| **Unit 1: Income** | **Objectives:** The students will:  
- Tell the difference between abilities, interests, work preferences, and values  
- Identify career interests and goals as a way to earn future 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  | Grades 9-10  
RI. 9–10.4  
W. 9–10. 1,4  
SL. 9–10.1  
L.9–10. 1,4  
**Grades 11-12**  
RI 11/12.4  
W.11/12. 1,4  
SL.11/12. 1  
L.11/12. 1,4  | Mathematical Practices  
1-2  
4-7  |  |
| **Unit 2: Saving, Investing and Risk Management** | **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 savings options and investment vehicles  
- Assess personal risk and risk management  | Grades 9-10  
RI. 9–10.1  
W. 9-10. 1,4,9  
SL. 9-10. 1  
L.9-10. 1,4  
**Grades 11-12**  
RI. 11-12. 1  
W.11-12. 1,4,9  
SL.11-12. 1  
L.11-12. 1,4  | Mathematical Practices  
1-7  |  |

**Career Readiness Skills**  
- Core academic foundation  
- Initiative and self-direction  
- Personal awareness  
- Career Literacy
### Unit Description

#### Unit 3: Debit and Credit
Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.

<table>
<thead>
<tr>
<th>Key Learning Objectives</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Objectives:</strong> The students will:</td>
<td></td>
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<tr>
<td>▪ Describe the types of financial institutions and the services they provide</td>
<td>Grades 9-10 SL. 9-10.1.4 L.9-10.1.4</td>
<td>Mathematical Practices 1-2 5-7</td>
<td>HS.3.6. a. HS.3.6.b. HS.3.6.c.</td>
</tr>
<tr>
<td>▪ Explain debit and credit cards and their uses</td>
<td>Grades 11-12 SL.11-12.1.4 L.11-12.1.4</td>
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<tr>
<td>▪ Identify the advantages and disadvantages related to credit and debit cards</td>
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<tr>
<td>▪ Give examples of the best ways to build credit</td>
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<tr>
<td>▪ Demonstrate why credit scores are important</td>
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</tbody>
</table>

#### Unit 4: Budget+
This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being 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.

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<tbody>
<tr>
<td><strong>Objectives:</strong> The students will:</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>▪ Categorize spending by needs and wants</td>
<td>Grades 9-10 RI.9-10.1 SL. 9-10.1 L.9-10.1.4</td>
<td>Mathematical Practices 1-7</td>
<td>HS.3.1</td>
</tr>
<tr>
<td>▪ Determine which categories belong in a budget</td>
<td>Grades 11-12 RI.11-12.1 SL.11-12.1 L.11-12.1.4</td>
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<tr>
<td>▪ Distinguish between different kinds of budgets</td>
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<tr>
<td>▪ Prepare a budget using goals and income</td>
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</tbody>
</table>

**Career Readiness Skills**
- Adaptability and flexibility
- Collaboration and teamwork
- Communication
- Global and cultural awareness
- Ethics and integrity

**Career Readiness Skills**
- Adaptable and flexible
- Personal awareness
- Learn independently
- Perseverance
- Core academic foundation
<table>
<thead>
<tr>
<th>Unit Description</th>
<th>Key Learning Objectives</th>
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<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</table>
| **Unit 5: Simulation and Debriefing** | Objectives: The 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 | **Grades 9-10**  
RI.9–10.1.4,8  
W. 9-10. 1  
W. 9-10.4-9  
SL. 9-10.1  
SL.9-10.4-6  
L.9-10.1-6 | **Mathematical Practices**  
1-7 | **HS.3.6. a.**  
**HS.3.6.b.**  
**HS.3.6.c.**  
**HS.3.1.**  
**Career Readiness Skills**  
- Critical thinking and problem solving  
- Creativity and innovation  
- Inquiry and analysis  
- Risk taking  
- Self Advocacy |
| **Grades 11-12**  
RI.11-12.1,4,8  
W.11-12.1  
W. 11-12.4-9  
SL.11-12.1  
SL.11-12.4-6  
L.11-12.1-6 | **Common Core Math** | **Academic Standards** | **Mathematical Practices**  
1-7 | **HS.3.6. a.**  
**HS.3.6.b.**  
**HS.3.6.c.**  
**HS.3.1.**  
**Career Readiness Skills**  
- Critical thinking and problem solving  
- Creativity and innovation  
- Inquiry and analysis  
- Risk taking  
- Self Advocacy |