

A Correlation:
COLORADO
Academic Standards
and
Junior Achievement
Capstone Programs



Updated January 2024

[Colorado Social Studies 2022](#)

[Colorado Essential Skills](#)

Junior Achievement USA

12320 Oracle Blvd.

Ste 325

Colorado Springs, CO 80921

<https://jausa.ja.org>

Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Colorado state 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.

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
Unit 1: Financial Literacy				
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	<p>4.4.1 d. Identify and use appropriate sources to investigate and analyze issues from multiple diverse perspectives.</p> <p>4.4.2 b. Identify and explain a variety of roles leaders, citizens, and others play in state government.</p> <p>5.1.1 c. Interpret timelines of eras and themes in North America from early Indigenous Peoples through the European Age of Exploration/post-Columbian colonization and the establishment of the United States Government.</p> <p>d. Analyze cartoons, artifacts, artwork, charts, and graphs related to eras and themes in early North America.</p> <p>5.4.2 a. Explain the foundational documents and significance of the events that led to the establishment of the United States government.</p> <p>b. Identify political principles of American democracy and how the Constitution and Bill of Rights reflect and preserve these principles.</p> <p>c. Explain the origins, structures, and functions of the three branches of the United States government and the relationships among them.</p> <p>d. Describe how the Constitution balances the power of national and state governments.</p>	<p>Essential Skills</p> <p>4.4.1 2. Identify and explain multiple perspectives when exploring issues faced by the state of Colorado (Global and Cultural Awareness).</p> <p>3. Participate in social or community activities (Civic Engagement)</p> <p>5.1.1. Make observations and draw conclusions from a variety of sources when studying American history (Media Literacy).</p> <p>2. Identify and explain multiple perspectives when exploring events, ideas, and issues in United States history (Global and Cultural Awareness).</p> <p>Nature and Skills of Civics:</p> <p>5. Civic-minded individuals identify the beliefs, experiences, perspectives, and values that underlie their own and others' points of view about civic issues.</p> <p>6. Civic-minded individuals critique arguments and provide explanations.</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens</p> <p>5. Civic-minded individuals understand that civics teaches the principles—such as adherence to the social contract, consent of the governed, limited government, legitimate authority, federalism, and separation of powers—that are meant to guide official institutions such as legislatures, courts, and government agencies.</p>	<p>Grade 4</p> <p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5</p> <p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6</p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>NA</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 1: Session 1: Financial Services Instruction: Economy and Financial Institutions</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Describe financial institutions as the center of JA BizTown’s economy. Define private property and its importance in our economy. 	<p>5.5.1 b. Establish the function of banking</p>	<p>Colorado Essential Skills: 1. Make connections between information gathered and personal experiences to apply and/or test solutions when choosing a financial institution or financial product (Adaptability and Flexibility).</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>
<p>Unit 1: Session 1: Financial Services Activity: Financial Services Scavenger Hunt</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>4.3.1 a. Define positive and negative economic incentives and describe how people typically respond to those incentives. 5.5.1 b. Establish the function of banking c. Distinguish between different types of financial institutions such as banks and credit unions, and the services provided.</p>	<p>Nature and Skills of Economics 3. Economic thinkers understand the actions of financial institutions in a market economy.</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 SL 3</p>	
<p>Unit 1: Session 1: Financial Services Activity: Bank Account Application</p> <ul style="list-style-type: none"> Recognize the purpose for, and demonstrate how to complete, a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. 	<p>C3: D2.Eco.5.3-5 5.5.1 b. Establish the function of banking</p>	<p>Colorado Essential Skills: 1. Make connections between information gathered and personal experiences to apply and/or test solutions when choosing a financial institution or financial product (Adaptability and Flexibility).</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 1: Session 1: Financial Services</p> <p>(Optional) Application 1: Banking Bingo</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions 	NA	College, Career and Civic Life Framework C3: D2.Eco.5.3-5	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4	
<p>Unit 1: Session 1: Financial Services</p> <p>(Optional) Application 2: Choosing a Financial Institution</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	4.3.1 b. In a given situation, create a plan of appropriate incentives to achieve a desired result. 5.5.1 b. Establish the function of banking c. Distinguish between different types of financial institutions such as banks and credit unions, and the services provided.	<p>Nature and Skills of Economics:</p> 1. Economic thinkers study positive incentives and how they influence behavior predictably over time.	4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 3	
<p>Unit 1: Session 1: Financial Services</p> <p>(Optional) Extension 1: Bank Teller Computations</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. Calculate bank transactions 	NA	NA	4/5 RI 1 4/5 RI 4	Math 5 OA1

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 1: Session 1: Financial Services (Optional) Extension 2: Private Property</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	<p>5.4.2 , and the Bill of Rights. b. Identify political principles of American democracy and how the Constitution and Bill of Rights reflect and preserve these principles.</p>	<p>Nature and Skills of Economics:</p> <p>1. Economic thinkers study positive incentives and how they influence behavior predictably over time.</p> <p>4. Economic thinkers use both positive and negative incentives to affect behavior. F</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	
<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>Activity: Endorsing Paychecks and Depositing Checks</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money State how the U.S. Constitution provides the right to keep private property. 	<p>5.5.1 b. Establish the function of banking</p>		<p>4/5 W 4 4/5 SL 1 4/5 SL 3 4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>Math 5 NBT 7 Math 4 NBT 4</p>
<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>Activity: Saving and Spending Game</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account. 	<p>5.5.1 a. Differentiate between saving and investing.</p>	<p>Nature and Skills of Economics:</p> <p>1. Economic thinkers study positive incentives and how they influence behavior predictably over time. For example: Responsible individuals save for the future and move for better job opportunities</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>

JA BizTown

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<p>Unit 1: Session 2: Earn, Save, and Spend (Optional): Application 1: Transaction Actions</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	<p>5.5.1 d. Create a way to keep track of money spent and money saved.</p>	<p>NA</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	<p>Math 4 NBT 4</p>
<p>Unit 1: Session 2: Earn, Save, and Spend (Optional) Application 2: Direct Deposit</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>5.5.1 b. Establish the function of banking</p>	<p>Colorado Essential Skills: 1. Make connections between information gathered and personal experiences to apply and/or test solutions when choosing a financial institution or financial product (Adaptability and Flexibility).</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	
<p>Unit 1: Session 2: Earn, Save, and Spend (Optional) Extension 1: Gordon’s Bounced Check</p> <ul style="list-style-type: none"> Describe the consequences of insufficient funds. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>4.3.1 b. In a given situation, create a plan of appropriate incentives to achieve a desired result.</p>	<p>Nature and Skills of Economics: 1. Economic thinkers study positive incentives and how they influence behavior predictably over time. For example: Responsible individuals save for the future and move for better job opportunities</p>	<p>4/5 RI 1 4/5 SL 1 4/5 L 3</p>	

JA BizTown

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<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>(Optional) Extension 2: Using Deposit Tickets</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	<p>5.5.1 b. Establish the function of banking</p>	<p>NA</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 L 1 4/5 L 2</p>	
<p>Unit 1: Session 3: Banks and Saving</p> <p>Instruction: Checking Accounts vs. Savings Accounts and the Rule of Law</p> <ul style="list-style-type: none"> Make and record electronic payments. Recognize how the rule of law and right to own private property allow people to save. 	<p>5.4.1 b. Give examples of group and individual actions that illustrate civic ideals in the founding of the United States.</p>	<p>Nature and Skills of Economics:</p> <p>4. Economic thinkers use both positive and negative incentives to affect behavior. For example: The tourism industry uses incentives to attract tourists and government agencies use tickets to discourage speeding and fines for not following regulations.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>CCSS: Math 5 NBT 7</p>
<p>Unit 1: Session 3: Banks and Saving</p> <p>Activity: Why Go to the Bank?</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. 	<p>4.3.1 b. In a given situation, create a plan of appropriate incentives to achieve a desired result.</p> <p>5.5.1 b. Establish the function of banking</p>	<p>Colorado Essential Skills: 1.</p> <p>Make connections between information gathered and personal experiences to apply and/or test solutions when choosing a financial institution or financial product (Adaptability and Flexibility).</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	

JA BizTown

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<p>Unit 1: Session 3: Banks and Saving (Optional) Application 1: Damian’s Shopping Day</p> <ul style="list-style-type: none"> Make and record electronic payments. 	<p>5.5.1 b. Establish the function of banking 5.5.1 d. Create a way to keep track of money spent and money saved.</p>	<p>Colorado Essential Skills: 1. Make connections between information gathered and personal experiences to apply and/or test solutions when choosing a financial institution or financial product (Adaptability and Flexibility).</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 1: Session 3: Banks and Saving (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>4.3.1 b. In a given situation, create a plan of appropriate incentives to achieve a desired result.</p>	<p>Nature and Skills of Economics: 1. Economic thinkers study positive incentives and how they influence behavior predictably over time. For example: Responsible individuals save for the future and move for better job opportunities</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 7 4/5 W 8</p>	
<p>Unit 1: Session 3: Banks and Saving (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>4.3.1 b. In a given situation, create a plan of appropriate incentives to achieve a desired result.</p>	<p>Nature and Skills of Economics: 1. Economic thinkers study positive incentives and how they influence behavior predictably over time. For example: Responsible individuals save for the future and move for better job opportunities</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 7</p>
<p>Unit 1: Session 3: Banks and Saving (Optional) Extension 2: Compound Interest</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account 	<p>4.3.1 b. In a given situation, create a plan of appropriate incentives to achieve a desired result.</p>	<p>Nature and Skills of Economics: 1. Economic thinkers study positive incentives and how they influence behavior predictably over time. For example: Responsible individuals save for the future and move for better job opportunities</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	

JA BizTown

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<p>Unit 1: Session 4: Types of Payments</p> <p>Activity: Pros and Cons Chart</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. Demonstrate how to make an electronic payment. 	<p>6.5.1 c. Analyze how external factors might influence spending decisions for different individuals.</p> <p>d. Understand how basic budgeting, investing, saving, and personal behavior with money affects the economic system as a consumer and/or producer.</p>	<p>Nature and Skills of Economics:</p> <p>4. Economic thinkers use both positive and negative incentives to affect behavior. For example: The tourism industry uses incentives to attract tourists and government agencies use tickets to discourage speeding and fines for not following regulations.</p> <p>Colorado Essential Skills: 1. Make connections between information gathered and personal experiences to apply and/or test solutions when making a purchase (Self-Advocacy and Initiative).</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 1: Session 4: Types of Payments</p> <p>Activity: Card Payment Game</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments. Explain how money changes hands when a payment occurs. 	<p>6.5.1 c. Analyze how external factors might influence spending decisions for different individuals.</p> <p>d. Understand how basic budgeting, investing, saving, and personal behavior with money affects the economic system as a consumer and/or producer.</p>	<p>Nature and Skills of Economics:</p> <p>4. Economic thinkers use both positive and negative incentives to affect behavior. For example: The tourism industry uses incentives to attract tourists and government agencies use tickets to discourage speeding and fines for not following regulations.</p> <p>Colorado Essential Skills</p> <p>3. Ask questions to develop further personal understanding of how to make informed purchases (Critical Thinking and Analysis).</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 1: Session 4: Types of Payments</p> <p>(Optional) Application 1: Let's Go to the Bank</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. 	<p>5.5.1 b. Establish the function of banking</p> <p>5.5.1 d. Create a way to keep track of money spent and money saved.</p>	<p>Nature and Skills of Economics:</p> <p>4. Economic thinkers use both positive and negative incentives to affect behavior. For example: The tourism industry uses incentives to attract tourists and government agencies use tickets to discourage speeding and fines for not following regulations.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	

JA BizTown

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<p>Unit 1: Session 4: Types of Payments</p> <p>(Optional) Application 2: The Debit Card Transaction</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. 	NA	<p>Nature and Skills of Economics:</p> <p>4. Economic thinkers use both positive and negative incentives to affect behavior. For example: The tourism industry uses incentives to attract tourists and government agencies use tickets to discourage speeding and fines for not following regulations.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 1: Session 4: Types of Payments</p> <p>(Optional) Extension 1: Interest in Your Favor</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	6.5.1 d. Understand how basic budgeting, investing, saving, and personal behavior with money affects the economic system as a consumer and/or producer.	<p>Nature and Skills of Economics:</p> <p>1. Economic thinkers study positive incentives and how they influence behavior predictably over time. For example: Responsible individuals save for the future and move for better job opportunities.</p> <p>4. Economic thinkers make decisions about how to use scarce resources to maximize the well-being of individuals and society.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2</p>	Math 5 NBT 7
<p>Unit 1: Session 4: Types of Payments</p> <p>(Optional) Extension 2: Personal Checks</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>5.5.1 b. Establish the function of banking</p> <p>5.5.1 d. Create a way to keep track of money spent and money saved.</p>	<p>Nature and Skills of Economics</p> <p>6 4. Financially capable individuals identify that peoples' decisions as consumers are formed from diverse and unique experiences.</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	

JA BizTown

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Unit 2: Community and Economy				
<p>Unit 2: Session 1: Citizenship Activity: Responsibility of Taxes</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Define philanthropy. Explain the relationship between taxes and responsible citizenship. 	5.4.1 a. Describe and explain examples of individual rights as a foundation of citizenship.	<p>Nature and Skills of Civics:</p> <p>1. Civic-minded individuals understand that virtues, such as honesty, mutual respect, cooperation, and attentiveness to multiple perspectives, should be used when they interact with each other on public matters.</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2	
<p>Unit 2: Session 1: Citizenship Activity: JA BizTown Citizen Contract</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	5.4.1 a. Describe and explain examples of individual rights as a foundation of citizenship.	<p>Nature and Skills of Civics:</p> <p>1. Civic-minded individuals understand that virtues, such as honesty, mutual respect, cooperation, and attentiveness to multiple perspectives, should be used when they interact with each other on public matters.</p>	4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2	
<p>Unit 2: Session 1: Citizenship (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	5.4.1 a. Describe and explain examples of individual rights as a foundation of citizenship.	<p>Nature and Skills of Civics:</p> <p>1. Civic-minded individuals understand that virtues, such as honesty, mutual respect, cooperation, and attentiveness to multiple perspectives, should be used when they interact with each other on public matters.</p>	4/5 RI 1 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 2	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	<p>5.4.1 a. Describe and explain examples of individual rights as a foundation of citizenship.</p>	<p>Nature and Skills of Civics: 1. Civic-minded individuals understand that virtues, such as honesty, mutual respect, cooperation, and attentiveness to multiple perspectives, should be used when they interact with each other on public matters.</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Extension 1: My Impact Challenge</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	<p>4.4.2 e. Describe how a citizen might engage in local and state government to demonstrate their rights or initiate change.</p> <p>5.4.1 a. Describe and explain examples of individual rights as a foundation of citizenship.</p>	<p>Nature and Skills of Civics: 2. Civic-minded individuals recognize opportunities to study the effectiveness of various ways to influence state public policy.</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Extension 2: iCivics Game</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>4.4.2 e. Describe how a citizen might engage in local and state government to demonstrate their rights or initiate change.</p>	<p>Nature and Skills of Civics: 2. Civic-minded individuals recognize opportunities to study the effectiveness of various ways to influence state public policy.</p>	<p>4/5 RI 1 4/5 RI 7</p>	
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>Instruction: Introduction to Economy</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary 	<p>5.3.1 a. Identify examples of the productive resources and explain how they are used to produce goods and services. For example: Land, labor, and capital.</p> <p>b. Compare ways in which people and communities exchanged goods and services</p>	<p>Nature and Skills of Civics: 5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 1-3</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>Activity: Lemonade Stand Game</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Demonstrate the circular flow of an economy. 	<p>5.3.1 a. Identify examples of the productive resources and explain how they are used to produce goods and services.</p> <p>6.5.1 a. Explain the roles of buyers and sellers in product, labor, and financial markets.</p> <p>b. Explore how consumer spending decisions and demand impact market economies.</p>	<p>Nature and Skills of Civics:</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	<p>4/5 RI 3-4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Application 1: Circular Flow Game</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>5.3.1 a. Identify examples of the productive resources and explain how they are used to produce goods and services.</p> <p>6.5.1 a. Explain the roles of buyers and sellers in product, labor, and financial markets.</p> <p>b. Explore how consumer spending decisions and demand impact market economies.</p>	<p>Colorado Essential Skills:</p> <p>1. Demonstrate an understanding of cause and effect related to personal financial decisions (Civic Engagement, Interpersonal Communication).</p>	<p>4/5 RI 1 4/5 RI 7 4/5 SL 4/5 SL 2</p>	
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Application 2: My Business</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>5.3.1 a. Identify examples of the productive resources and explain how they are used to produce goods and services.</p>	<p>NA</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Extension 1: The Fishpond Problem</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>NA</p>	<p>Nature and Skills of Civics:</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	<p>CCSS: Math 5.0a.3</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Extension 2: Government Steps In</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 		<p>Nature and Skills of Civics:</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: L5.3, L5.6</p>
<p>Unit 2: Session 3: Free Enterprise</p> <p>Activity: Becoming Producers</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity, and explain ways to resolve scarcity. Compare free enterprise with other types of economies. 	<p>5.3.1 a. Identify examples of the productive resources and explain how they are used to produce goods and services.</p>	<p>Nature and Skills of Economics:</p> <p>1. Economic thinkers study positive incentives and how they influence behavior predictably over time. For example: Responsible individuals save for the future and move for better job opportunities.</p> <p>4. Economic thinkers make decisions about how to use scarce resources to maximize the well-being of individuals and society.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Application 1: What are Our Economic Freedoms? What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. 	<p>5.4.1 a. Describe and explain examples of individual rights as a foundation of citizenship.</p>	<p>Nature and Skills of Economics (PFL):</p> <p>3. Financially capable individuals understand that populations within various cultures have made individual financial decisions differently throughout time and location</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Application 2: Economic Freedoms Poster</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. 	<p>5.4.1 a. Describe and explain examples of individual rights as a foundation of citizenship.</p>	<p>Nature and Skills of Economics (PFL):</p> <p>3. Financially capable individuals understand that populations within various cultures have made individual financial decisions differently throughout time and location</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Extension 1: Family Resources-Do You Have Enough</p> <ul style="list-style-type: none"> Define scarcity and explain ways to resolve scarcity. 	<p>4.5.1 c. Analyze scenarios of choices including opportunity cost.</p>	<p>Nature and Skills of Economics:</p> <p>1. Economic thinkers study positive incentives and how they influence behavior predictably over time. For example: Responsible individuals save for the future and move for better job opportunities.</p> <p>4. Economic thinkers make decisions about how to use scarce resources to maximize the well-being of individuals and society.</p>	<p>4/5 RI 7 4/5 SL 1</p>	
<p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Extension 2: Economic Systems- Comparing Economies</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate different economic systems 	<p>5.3.1 b. Compare ways in which people and communities exchanged goods and services. For example: Barter and monetary exchange.</p> <p>6.3.1 a. Describe how current economic systems in the Western Hemisphere (such as traditional, command, market, and mixed) developed.</p>	<p>Colorado Essential Skills:</p> <p>1. Investigate to form hypotheses, make observations, and draw conclusions about the development of the sy</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>Activity: Government in an Economy</p> <ul style="list-style-type: none"> Explain why people pay taxes. Identify or explain why philanthropy is important in a community. 	<p>4.4.2 c. Identify and explain the services the state government provides and how those services are funded.</p>	<p>Nature and Skills of Civics:</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	<p>4/5 SL 1. 4/5 W 4 4/5 L 4</p>	
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>Activity: Public Goods</p> <ul style="list-style-type: none"> Explain why people pay taxes. <p>Differentiate between public goods and services and private goods and services.</p>	<p>4.4.2 c. Identify and explain the services the state government provides and how those services are funded.</p>	<p>Nature and Skills of Civics:</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	<p>4/5 SL 1. 4/5 SL 2</p>	<p>CCSS: LA 4/5 RI 7</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>Activity: Paying Taxes</p> <ul style="list-style-type: none"> Explain why people pay taxes. Define gross pay and net pay. Calculate tax by multiplying with decimals 	<p>8.5.1 d. Analyze the impact of taxes on the people of the United States [over time.]</p>	<p>Colorado Essential Skills:</p> <p>1. Investigate to form hypotheses, make observations, and draw conclusions about the development of the systems of exchange in the United States (Critical Thinking and Analysis).</p>	<p>4/5 SL 1. 4/5 SL 2</p>	<p>CCSS: Math 5 NF 2; 5 Nbt 5</p>
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Application 1: Comparing Goods and Services</p> <ul style="list-style-type: none"> Explain why people pay taxes. Differentiate between public goods and services and private goods and services. 	<p>4.4.2 c. Identify and explain the services the state government provides and how those services are funded.</p> <p>8.5.1 d. Analyze the impact of taxes on the people of the United States [over time.]</p>	<p>Nature and Skills of Civics:</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	<p>4/5 SL 1. 4/5 SL 2 4/5 W 4 4/5 L 4</p>	
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Application 2: Calculating Sales Tax</p> <ul style="list-style-type: none"> Explain why people pay taxes. Calculate tax by multiplying with decimals. 	<p>8.5.1 d. Analyze the impact of taxes on the people of the United States [over time.]</p>	<p>Nature and Skills of Civics:</p> <p>5. Civic-minded individuals understand the responsibilities of the national government to its citizens.</p>	<p>4/5 SL 1. 4/5 SL 2</p>	<p>CCSS: Math 5 NF 2; 5 Nbt 5</p>
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Extension 1: Philanthropy</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>NA</p>	<p>Colorado Essential Skills:</p> <p>1. Recognize how members of a community rely on each other through a variety of ways when creating rules and norms (Collaboration and Teamwork).</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Extension 2: Be a Philanthropist</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	NA	<p>Colorado Essential Skills:</p> <p>1. Recognize how members of a community rely on each other through a variety of ways when creating rules and norms (Collaboration and Teamwork).</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6</p>	
<h2>Unit 3: Work and Career Readiness</h2>				
<p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify 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 	NA	<p>Colorado Essential Skills</p> <p>Ask questions and learn more about careers and other life pursuits ... and connect careers and other life pursuits to personal interest.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 4 4/5 L 4 4/5 L 6</p>	
<p>Unit 3: Session 1: (Optional)</p> <p>Application 1: My Career Interests</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning 	NA	<p>Colorado Essential Skills</p> <p>Ask questions and learn more about careers and other life pursuits ... and connect careers and other life pursuits to personal interest.</p>	<p>4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 L 2 4/5 L 4 4/5 L 6</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	NA	<p>Colorado Essential Skills Ask questions and learn more about careers and other life pursuits ... and connect careers and other life pursuits to personal interest.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 SL 5 4/5 L 4 4/5 L 6</p>	<p>CCSS: Math 4/5 MD 4</p>
<p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	NA	<p>Colorado Essential Skills Articulate personal strengths and challenges using different forms of communication to express oneself</p>	<p>4/5 RI 1 4/5 RI 5 4/5 W 2 4/5 W 4 4/5 W 8 4/5 SL 1 4/5 L 4 4/5 L 6</p>	<p>CCSS: 4/5 W 2.a</p>
<p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. 	NA	<p>Colorado Essential Skills Demonstrate a willingness to try new things ... and demonstrate flexibility, imagination and inventiveness in taking on tasks and activities</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> • Model appropriate business greetings. • Demonstrate proper interview skills. • Define resume, job interview, and applicant. • Demonstrate appropriate workplace behaviors and soft skills. 	NA	<p>Colorado Essential Skills Discern differences of effective and ineffective processes, communication and tasks.</p>	4/5 SL 1 4/5 SL 3	
<p>Unit 3: Session 2:(Optional) Application 1: Job Interviews</p> <ul style="list-style-type: none"> • Model appropriate business greetings. • Contribute to group success by demonstrating appropriate workplace behaviors. • Demonstrate proper interview skills. • Define resume, job interview, and applicant. 	NA	<p>Colorado Essential Skills Articulate personal strengths and challenges using different forms of communication to express oneself</p>	4/5 SL 1 4/5 SL 3 4/5 SL 4 4/5 SL 6	
<p>Unit 3: Session 2: (Optional) Application 2: Customer Service</p> <ul style="list-style-type: none"> • Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	<p>Colorado Essential Skills Discern differences of effective and ineffective processes, communication and tasks.</p>	4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4	CCSS: Math 4/5 MD 4

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	<p>Colorado Essential Skills</p> <p>Recognize how members of a community rely on each other, considering personal contributions as applicable.</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4</p>	CCSS: Math 4.5.1, 5.G.3
<p>Unit 3: Session 2: J(Optional) Extension 2: Soft Skills</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	<p>Colorado Essential Skills</p> <p>Recognize how members of a community rely on each other, considering personal contributions as applicable.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4</p>	
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. Identify the steps of the election process. 	<p>4.4.2 e. Describe how a citizen might engage in local and state government to demonstrate their rights or initiate change.</p> <p>5.1.1 c. Interpret timelines of eras and themes in North America from early Indigenous Peoples through the European Age of Exploration/post-Columbian colonization and the establishment of the United States Government.</p> <p>d. Analyze cartoons, artifacts, artwork, charts, and graphs related to eras and themes in early North America.</p>	<p>Nature and Skills of Civics:</p> <p>4. Civic-minded individuals study the art of debate, critical reasoning, and active listening to foster informed choices.</p>	<p>4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. <p>Explain the importance of being an informed voter.</p>	<p>4.4.2 e. Describe how a citizen might engage in local and state government to demonstrate their rights or initiate change.</p>	<p>Nature and Skills of Civics:</p> <p>4. Civic-minded individuals study the art of debate, critical reasoning, and active listening to foster informed choices.</p>	<p>4/5 RI 1-3 4/5 RI 4 4/5 RI 7 4/5 W 9 4/5 SL 1 4/5 SL 4 4/5 SL 6</p>	
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>4.4.2 e. Describe how a citizen might engage in local and state government to demonstrate their rights or initiate change.</p>	<p>Nature and Skills of Civics:</p> <p>4. Civic-minded individuals study the art of debate, critical reasoning, and active listening to foster informed choices.</p> <p>Colorado Essential Skills:</p> <p>1. Recognize how members of a community rely on each other to make decisions and enact change (Civic Engagement).</p>	<p>4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 SL 6</p>	
<p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>5.1.1 c. Interpret timelines of eras and themes in North America from early Indigenous Peoples through the European Age of Exploration/post-Columbian colonization and the establishment of the United States Government.</p> <p>d. Analyze cartoons, artifacts, artwork, charts, and graphs related to eras and themes in early North America.</p>	<p>NA</p>	<p>4/5 RI 2 4/5 RI 3, 4/5 RI 4 4/5 W.9</p>	
<p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan 	<p>NA</p>	<p>Colorado Essential Skills</p> <p>Ask questions and learn more about careers and other life pursuits ... and connect careers and other life pursuits to personal interest.</p>	<p>4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.9</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
Unit 4 Business Management				
<p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in Biz Prep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. 	<p>Grade 4, 3.1 a. Define positive and negative economic incentives and describe how people typically respond when given positive or negative incentives.</p> <p>Grade 4, 3.1 c. Give examples of the kinds of goods and services produced [in Colorado] in different historical periods and their connection to economic incentives.</p> <p>PFL 6.5.1. c. Explore how consumer spending decisions and demand impact market economies.</p> <p>PFL 6.5.1. d. Analyze how external factors might influence spending decisions for different individuals</p>	<p>Colorado Essential Skills:</p> <p>Recognize that problems can be identified and possible solutions can be created (Entrepreneurial Skills, Critical Thinking)</p> <p>Demonstrate flexibility, imagination, and inventiveness in taking on tasks and activities (Entrepreneurial Skills, Risk Taking)</p> <p>Pursue opportunities to engage and learn interests (Personal Skills, Initiative)</p>	<p>Grade 4</p> <p>W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5</p> <p>W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.NBT.5</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>Grade 6</p> <p>6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>
<p>Unit 4: Session 1: (Optional)</p> <p>Application 1: Business Budget</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	<p>5.5.1 d. Create a way to keep track of money spent and money saved.</p>		<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	NA	NA	4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2	
<p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	5.5.1 d. Create a way to keep track of money spent and money saved.	<p>Colorado Essential Skills: Appropriately express one’s own emotions, thoughts and values and identify how they influence behavior.</p>	4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2	CCSS: Math 5 NBT 5
<p>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	NA	<p>Colorado Essential Skills: Appropriately express one’s own emotions, thoughts and values and identify how they influence behavior.</p>	4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2 4/5 SL 4	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>6.3.1 d. Describe the role of competition and supply and demand in the determination of prices and wages in a market economy.</p>	<p>Colorado Essential Skills</p> <p>3. Make connections between information gathered and personal experiences to research economic questions (Critical Thinking and Analysis).</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>CCSS: LA 4/5 3.a CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Application 1: The Right Price</p> <ul style="list-style-type: none"> Describe factors that affect selling price. <p>Explain the relationship between revenue, costs, and profit.</p>	<p>6.3.1 d. Describe the role of competition and supply and demand in the determination of prices and wages in a market economy.</p>	<p>Colorado Essential Skills</p> <p>3. Make connections between information gathered and personal experiences to research economic questions (Critical Thinking and Analysis).</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Application 2: Business Costs and Profit</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>6.3.1 d. Describe the role of competition and supply and demand in the determination of prices and wages in a market economy.</p>	<p>Colorado Essential Skills</p> <p>3. Make connections between information gathered and personal experiences to research economic questions (Critical Thinking and Analysis).</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Extension 1: History of Product Pricing</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	NA	<p>Colorado Essential Skills:</p> <p>Appropriately express one’s own emotions, thoughts and values and identify how they influence behavior.</p> <p>Identify and explain multiple perspectives (cultural, global) when exploring events, ideas and issues</p>	<p>4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2 4/5 W 7</p>	
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Extension 2: Friendly Letter</p> <ul style="list-style-type: none"> Create a friendly letter using a template. 	NA	<p>Colorado Essential Skills:</p> <p>Appropriately express one’s own emotions, thoughts and values and identify how they influence behavior.</p> <p>Consider purpose, formality of context and audience, and distinct cultural norms when planning content, mode, delivery and expression.</p>	<p>4/5 W 4 4/5 L 1 4/5 L 2</p>	
<p>Unit 4: Session 3: Visit Preparation</p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. Define advertising. Describe characteristics of effective advertising. Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	NA	<p>Nature and Skills of Civics:</p> <p>1. Civic-minded individuals understand the importance of the processes and rules by which groups of people make decisions, govern themselves, and address public problems.</p> <p>Articulate task requirements and identify deadlines ... and develop and utilize basic task and time management strategies effectively</p>		

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 4: Session 3: Visit Preparation (Optional) Application 1: Business Ethics</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	NA	<p>Colorado Essential Skills: Demonstrate an understanding of cause and effect related to personal decisions ... and state a position and reflect on possible objections to, assumptions and implications of the position.</p>	<p>4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	
<p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	NA	NA	<p>4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	
<p>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</p> <ul style="list-style-type: none"> Identify the meaning of identity theft and learn how to prevent it. 	NA	<p>Colorado Essential Skills: Demonstrate an understanding of cause and effect related to personal decisions.</p>	<p>4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	NA	<p>Colorado Essential Skills: Appropriately express one’s own emotions, thoughts and values and identify how they influence behavior.</p> <p>Consider purpose, formality of context and audience, and distinct cultural norms when planning content, mode, delivery and expression.</p>	<p>4/5 W 1 4/5 W 4 4/5 W 5 4/5 SL 6 4/5 L 1 4/5 L 2</p>	
<h2>Unit 5: The Visit</h2>				
<p>Unit 5: The Visit</p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Function in their job capacity at JA BizTown. Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and job responsibilities. 	<p>4.3.1 a. Define positive and negative economic incentives and describe how people typically respond to those incentives.</p> <p>5.3.1 a. Identify examples of the productive resources and explain how they are used to produce goods and services. For example: Land, labor, and capital</p>	<p>Colorado Essential Skills:</p> <ol style="list-style-type: none"> Recognize how members of a community rely on each other to make decisions and enact change (Civic Engagement). Make connections between information gathered and personal experiences to apply and/or test solutions when making a purchase (Self-Advocacy and Initiative). Regulate one’s emotions, thoughts, and behaviors in different situations when making a purchase (Self-Management). Ask questions to develop further personal understanding of how to make informed purchases (Critical Thinking and Analysis). 		

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 5: Activity: Bringing It Home</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. Describe how citizens work within a quality business. Explain circular flow. 	<p>4.5.1 a. Define choice and opportunity cost.</p> <p>b. Determine the relationship between long-term goals and opportunity cost.</p> <p>c. Analyze scenarios of choices including opportunity cost.</p>	<p>Colorado Essential Skills:</p> <p>1. Recognize how members of a community rely on each other to make decisions and enact change (Civic Engagement).</p> <p>Make connections between information gathered and personal experiences to apply and/or test solutions when making a purchase (Self-Advocacy and Initiative).</p>	<p>CCSS: LA 4/5 SL 1.d</p>	
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	<p>NA</p>	<p>Colorado Essential Skills</p> <p>Articulate personal strengths and challenges using different forms of communication to express oneself</p>	<p>CCSS: LA 4/5 SL 4</p>	
<p>Unit 5: (Optional) Application 2: Biz Quiz</p> <ul style="list-style-type: none"> Explain circular flow. Describe how citizens use financial institutions. Describe how citizens work within a quality business. 	<p>5.3.1 a. Identify examples of the productive resources and explain how they are used to produce goods and services.</p> <p>6.5.1 a. Explain the roles of buyers and sellers in product, labor, and financial markets.</p> <p>b. Explore how consumer spending decisions and demand impact market economies.</p>	<p>Colorado Essential Skills</p> <p>Discern differences of effective and ineffective processes, communication and tasks.</p>		

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 5: (Optional) Extension: Business Letter</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	NA	<p>Colorado Essential Skills:</p> <p>Appropriately express one’s own emotions, thoughts and values and identify how they influence behavior.</p> <p>Consider purpose, formality of context and audience, and distinct cultural norms when planning content, mode, delivery and expression.</p>		
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 	<p>Grade 4, 3.1. a. Define positive and negative economic incentives and describe how people typically respond when given positive or negative incentives.</p> <p>Grade 4, 3.1 b. In a given situation, create a plan of appropriate incentives to achieve a desired result</p> <p>Grade 4, 3.1 c. Give examples of the kinds of goods and services produced in Colorado in different historical periods and their connection to economic incentives. 3.1 d. Explain how productive resources (natural, human, and capital) have influenced the types of goods produced and services provided in Colorado</p> <p>Grade 4, 5.2 c. Analyze scenarios of choices including opportunity cost.</p>	<p>Colorado Essential Skills:</p> <p>Develop and utilize basic task and time management strategies effectively (Professional Skills, Time Management)</p> <p>Ask questions to develop further personal understanding (Professional Skills, Self-Advocacy)</p> <p>Demonstrate leadership skills (Professional Skills, Leadership)</p>	<p>Grade 4</p> <p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5</p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6</p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 5</p> <p>5.NBT.5</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown Adventures

Session Details	Social Studies	Other Standards as specified	Common Core ELA	Common Core Math
<p>Adventure One: CEO</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 	<p>Grade 4, 3.1. a. Define positive and negative economic incentives and describe how people typically respond when given positive or negative incentives.</p> <p>Grade 4, 3.1 b. In a given situation, create a plan of appropriate incentives to achieve a desired result</p> <p>Grade 4, 3.1 c. Give examples of the kinds of goods and services produced in Colorado in different historical periods and their connection to economic incentives.</p> <p>Grade 4, 3.1 d. Explain how productive resources (natural, human, and capital) have influenced the types of goods produced and services provided in Colorado</p>	<p>Colorado Essential Skills:</p> <p>Develop and utilize basic task and time management strategies effectively (Professional Skills, Time Management)</p> <p>Demonstrate flexibility, imagination, and inventiveness in taking on tasks and activities (Entrepreneurial Skills, Risk Taking)</p> <p>Pursue opportunities to engage and learn interests (Personal Skills, Initiative)</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p>
<p>Adventure Two CFO</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 	<p>Grade 4, 3.1. a. Define positive and negative economic incentives and describe how people typically respond when given positive or negative incentives.</p> <p>Grade 4, 3.1 c. Give examples of the kinds of goods and services produced in Colorado in different historical periods and their connection to economic incentives.</p> <p>Grade 4, 3.1 d. Explain how productive resources (natural, human, and capital) have influenced the types of goods produced and services provided in Colorado</p> <p>Grade 4, 5.2 c. Analyze scenarios of choices including opportunity cost.</p>	<p>Colorado Essential Skills:</p> <p>Develop and utilize basic task and time management strategies effectively (Professional Skills, Time Management)</p> <p>Demonstrate flexibility, imagination, and inventiveness in taking on tasks and activities (Entrepreneurial Skills, Risk Taking)</p> <p>Pursue opportunities to engage and learn interests (Personal Skills, Initiative)</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Social Studies	Other Standards as specified	Common Core ELA	Common Core Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts 	<p>Grade 4, 3.1. a. Define positive and negative economic incentives and describe how people typically respond when given positive or negative incentives.</p> <p>Grade 4, 3.1 c. Give examples of the kinds of goods and services produced in Colorado in different historical periods and their connection to economic incentives.</p> <p>Grade 4, 3.1 d. Explain how productive resources (natural, human, and capital) have influenced the types of goods produced and services provided in Colorado</p> <p>Grade 4, 5.2 c. Analyze scenarios of choices including opportunity cost..</p>	<p>Colorado Essential Skills:</p> <p>Develop and utilize basic task and time management strategies effectively (Professional Skills, Time Management)</p> <p>Demonstrate flexibility, imagination, and inventiveness in taking on tasks and activities (Entrepreneurial Skills, Risk Taking)</p> <p>Pursue opportunities to engage and learn interests (Personal Skills, Initiative)</p>	<p>Grade 4 RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p>
<p>Adventure Four: Sales Manager</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service 	<p>Grade 4, 3.1. a. Define positive and negative economic incentives and describe how people typically respond when given positive or negative incentives.</p> <p>Grade 4, 3.1 c. Give examples of the kinds of goods and services produced in Colorado in different historical periods and their connection to economic incentives.</p> <p>Grade 4, 3.1 d. Explain how productive resources (natural, human, and capital) have influenced the types of goods produced and services provided in Colorado</p>	<p>Colorado Essential Skills:</p> <p>Develop and utilize basic task and time management strategies effectively (Professional Skills, Time Management)</p> <p>Demonstrate flexibility, imagination, and inventiveness in taking on tasks and activities (Entrepreneurial Skills, Risk Taking)</p> <p>Pursue opportunities to engage and learn interests (Personal Skills, Initiative)</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Social Studies	Other Standards as specified	Common Core ELA	Common Core Math
<p>Adventure Five: Consumer</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between different forms of 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. ▪ 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 	<p>4.3.1 c. Give examples of the kinds of goods and services produced in Colorado in different historical periods and their connection to economic incentives.</p> <p>4.3.1 d. Explain how productive resources (natural, human, and capital) have influenced the types of goods produced and services provided in Colorado</p> <p>4.5.1 c. Analyze scenarios of choices including opportunity cost.</p> <p>PFL 6.5.1 a. Explain the roles of buyers and sellers in product, labor, and financial markets.</p>	<p>Colorado Essential Skills:</p> <p>Develop and utilize basic task and time management strategies effectively (Professional Skills, Time Management)</p> <p>Demonstrate flexibility, imagination, and inventiveness in taking on tasks and activities (Entrepreneurial Skills, Risk Taking)</p> <p>Pursue opportunities to engage and learn interests (Personal Skills, Initiative)</p>	<p>Grade 4 RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5 RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

JA BizTown Adventures

Session Details	Social Studies	Other Standards as specified	Common Core ELA	Common Core Math
<p>Improving the JA BizTown Community Scenario</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Make decisions based on their understanding of personal freedoms ▪ Determine appropriate allocation of tax funds ▪ Create policy based on public safety ▪ Base voting decisions on candidate policies and promises. 	<p>4.4.1a. Give examples of issues faced [by the state of Colorado] and develop possible solutions.</p> <p>b. Provide supportive arguments for both sides of a current public policy debate involving diverse stakeholders.</p>	<p>Nature and Skills of Civics:</p> <p>1. Civic-minded individuals understand that virtues, such as honesty, mutual respect, cooperation, and attentiveness to multiple perspectives, should be used when they interact with each other on public matters.</p> <p>2. Civic-minded individuals recognize opportunities to study the effectiveness of various ways to influence state public policy.</p> <p>Civic-minded individuals understand the importance of the processes and rules by which groups of people make decisions, govern themselves, and address public problems.</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPK.7</p> <p>4-6. W.RW.10</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.A.1-2</p> <p>4.NBT.B.4</p> <p>5.NBT.A.1-2</p>

JA Finance Park

Unit Description	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>PFL 8.5.1 a. Calculate how the value of money has changed over time impacting earning, spending, borrowing, and investing.</p> <p>PFL 8.5.1 c. Analyze the changes in the development of human capital over time.</p> <p>PFL 8.5.1 d. Analyze the impact of taxes on the people of the United States [over time.]</p>	<p>Disciplinary, Information, and Media Literacy:</p> <p>1. Integrate quantitative or technical information expressed in words in a text with a version of that information expressed visually (e.g., in a flowchart, diagram, model, graph, or table).</p> <p>2. Read, view, and listen for information presented in any format (e.g., textual, visual, media, digital) in order to make inferences and gather meaning.</p>	<p>Grade 6</p> <p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Math 1.2</p> <p>iv. Describe factors affecting take-home pay and calculate the impact (PFL)</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>PFL 6.5.1 a. Explain the roles of buyers and sellers in product, labor, and financial markets.</p> <p>PFL 6.5.1 b. Explore how consumer spending decisions and demand impact market economies.</p> <p>PFL 6.5.1 d. Understand how basic budgeting, investing, saving, and personal behavior with money affects the economic system as a consumer and/or producer.</p> <p>PFL 8.5.1 a. Calculate how the value of money has changed over time impacting earning, spending, borrowing, and investing.</p>	<p>Colorado Essential Skills:</p> <p>1. Demonstrate an understanding of cause and effect related to personal decisions. (Civic/Interpersonal Skills: Character)</p>	<p>Grade 6</p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Math 2.2</p> <p>d. Model personal financial situations</p> <p>i. Analyze the impact of interest rates on a personal financial plan (PFL)</p> <p>Math 3.3</p> <p>c. Analyze the cost of insurance as a method to offset the risk of a situation (PFL)</p>

JA Finance Park

Unit Description	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 3: Debit and Credit</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>PFL 6.5.1 b. Explore how consumer spending decisions and demand impact market economies.</p> <p>PFL 6.5.1 c. Analyze how external factors might influence spending decisions for different individuals.</p> <p>PFL 8.5.1 a. Calculate how the value of money has changed over time impacting earning, spending, borrowing, and investing.</p>	<p>Colorado Essential Skills</p> <p>Identify and explain multiple perspectives (cultural, global) when exploring events, ideas, issues (Interpersonal skills, global/cultural awareness)</p> <p>State a position and reflect on possible objections to, assumptions and implications of the position (Interpersonal skills, character)</p>	<p>Grade 6</p> <p>SL.6.1 SL.6.2</p> <p>Grades 9-10</p> <p>L.9-10.1 L.9-10.4</p> <p>Grades 11-12</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Math 2.2</p> <p>d. Model personal financial situations</p> <p>i. Analyze the impact of interest rates on a personal financial plan (PFL)</p> <p>ii. Evaluate the costs and benefits of credit (PFL)</p> <p>iii. Analyze various lending sources, services, and financial institutions (PFL)</p>

JA Finance Park

Unit Description	Social Studies Standards	Other Standards as specified	English Language Arts	Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>PFL 6.5.1 d. Understand how basic budgeting, investing, saving, and personal behavior with money affects the economic system as a consumer and/or producer.</p>	<p>Colorado Essential Skills:</p> <p>1. Demonstrate an understanding of cause and effect related to personal decisions. (Civic/Interpersonal Skills: Character)</p>	<p>Grade 6</p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Math 1.2</p> <p>iv. Describe factors affecting take-home pay and calculate the impact (PFL)</p> <p>v. Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loans, and living expenses) to demonstrate how living within your means is essential for a secure financial future (PFL)</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>PFL 6.5.1 b. Explore how consumer spending decisions and demand impact market economies.</p> <p>PFL 6.5.1 c. Analyze how external factors might influence spending decisions for different individuals.</p> <p>PFL 6.5.1 d. Understand how basic budgeting, investing, saving, and personal behavior with money affects the economic system as a consumer and/or producer.</p> <p>PFL 8.5.1 a. Calculate how the value of money has changed over time impacting earning, spending, borrowing, and investing.</p>	<p>Colorado Essential Skills:</p> <p>1. Demonstrate an understanding of cause and effect related to personal decisions. (Civic/Interpersonal Skills: Character)</p>	<p>Grade 6</p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Math 1.2</p> <p>v. Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loans, and living expenses) to demonstrate how living within your means is essential for a secure financial future (PFL)</p>

JA Finance Park PBL

Unit Description	Social Studies and Personal Finance Standards	Other Standards as specified	Common Core
<p>Unit 1: Income</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ 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 	<p>PFL HS 5.2 a. Compare different sources of personal income and compensation. Including but not limited to: earned income, profit income, interest income, dividend income, rental income, capital gains, and royalties.</p> <p>PFL HS 5.2 b. Analyze the impact of economic conditions and cost of living factors on income and purchasing power.</p> <p>PFL HS 5.2 c. Predict the potential impact of education and skill development choices on career earnings, including starting salary by field and level of degree or credential.</p> <p>PFL HS 5.2 d. Investigate the total cost, affordability, and payment options associated with postsecondary options, degrees, and credentials, including personal savings, scholarships, grants, employer tuition programs, work study, and public and private loans.</p>	<p>Disciplinary, Information, and Media Literacy:</p> <p>1. Integrate quantitative or technical information expressed in words in a text with a version of that information expressed visually (e.g., in a flowchart, diagram, model, graph, or table).</p> <p>2. Read, view, and listen for information presented in any format (e.g., textual, visual, media, digital) in order to make inferences and gather meaning.</p>	<p>Grades 9-10</p> <p>RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>PFL HS.5.1 a. Recognize the alternatives, consequences, and responsibilities associated with personal financial decisions.</p> <p>b. Use reliable information resources when making financial decisions.</p> <p>PFL HS.5.3 e. Describe how to use and manage different types of accounts and payment methods.</p>	<p>Colorado Essential Skills:</p> <p>1. Demonstrate an understanding of cause and effect related to personal decisions. (Civic/Interpersonal Skills: Character)</p>	<p>Grades 9-10</p> <p>RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>

JA Finance Park PBL

Unit Description	Social Studies and Personal Finance Standards	Other Standards as specified	Common Core
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>PFL HS.5.1 b. Use reliable information resources when making financial decisions.</p> <p>PFL HS.5.1 e. Compare financial institutions and products.</p> <p>PFL HS 5.3. b. Summarize factors to consider when selecting borrowing options, including costs, relevance, payoffs, and tradeoffs. For example: Comparing student, auto, home, and payday loans.</p> <p>PFL HS 5.3 c. Explain how an individual’s credit history can affect borrowing power.</p> <p>PFL HS.5.3 f. Compare the advantages and disadvantages of various types of credit.</p> <p>PFL HS.5.3.g. Summarize the advantages and disadvantages of leasing versus purchasing automobiles, homes, and other large purchases.</p>	<p>Colorado Essential Skills</p> <p>“Examine how individuals interpret messages differently, how values and points of view are included or excluded, and how media can influence beliefs and behaviors” (Professional Skills, Information Literacy)</p>	<p>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>
<p>Unit 4: Budget+</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>PFL HS 5.2 h. Simulate a sustainable household budget based on future personal and career goals.</p> <p>PFL HS.5.1 d. Develop a system for keeping and using financial records.</p> <p>PFL HS.5.3 d. Design a household budget (using gross and net income) that addresses financial obligations and integrates saving for future goals and retirement based on your values and goals.</p>	<p>Colorado Essential Skills</p> <p>Discern differences of effective and ineffective processes, communication and tasks (Personal Skills, Responsibility)</p> <p>Set goals and develop strategies to remain focused on learning goals (Personal Skills, Perseverance)</p>	<p>Grades 9-10 RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI .11-12.1 SL11-12.1 L.11-12.1,4 Math 1.2 v. Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loans, and living expenses) to demonstrate how living within your means is essential for a secure financial future (PFL)</p>

JA Finance Park PBL

Unit Description	Social Studies and Personal Finance Standards	Other Standards as specified	Common Core
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ 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 	<p>PFL HS.5.1. a. Recognize the alternatives, consequences, and responsibilities associated with personal financial decisions.</p> <p>PFL HS.5.1 b. Use reliable information resources when making financial decisions.</p> <p>PFL HS.5.1 d. Develop a system for keeping and using financial records.</p> <p>PFL HS 5.2 h. Simulate a sustainable household budget based on future personal and career goals.</p> <p>PFL HS.5.3 d. Design a household budget (using gross and net income) that addresses financial obligations and integrates saving for future goals and retirement based on your values and goals.</p> <p>PFL HS.5.3 e. Describe how to use and manage different types of accounts and payment methods.</p>	<p>Colorado Essential Skills</p> <p>Discern differences of effective and ineffective processes, communication and tasks (Personal Skills, Responsibility)</p> <p>Set goals and develop strategies to remain focused on learning goals (Personal Skills, Perseverance)</p>	<p>Grades 9-10</p> <p>RI .9–10.1,4,8</p> <p>W. 9-10. 1</p> <p>W. 9-10.4-9</p> <p>SL. 9-10. 1</p> <p>SL.9-10.4-6</p> <p>L.9-10. 1-6</p> <p>Grades 11-12</p> <p>RI .11-12.1,4,8</p> <p>W.11-12.1</p> <p>W. 11-12.4-9</p> <p>SL.11-12. 1</p> <p>SL.11-12.4-6</p> <p>L.11-12. 1-6</p> <p>Math 1.2</p> <p>v. Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loans, and living expenses) to demonstrate how living within your means is essential for a secure financial future (PFL)</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies and Personal Finance Standards	Other Standards as Specified	English Language Arts
<p>Theme 1: Employment and Income Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>PFL HS.5.2. a. Compare different sources of personal income and compensation. Including but not limited to: earned income, profit income, interest income, dividend income, rental income, capital gains, and royalties.</p>	<p>Essential Skills</p> <p>“Pursue a path of inquiry initiated by personal connections to careers and other life pursuits (Professional Skills, Career Awareness)</p> <p>Assess personal strengths and limitations, with a well grounded sense of confidence, optimism, and a ‘growth mindset’ (Personal Skills, Self Awareness)</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Self-Direction)</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p>Theme 1 Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>PFL HS.5.2. b. Analyze the impact of economic conditions and cost of living factors on income and purchasing power.</p>	<p>Math 1.2.iv Describe factors affecting take-home pay and calculate the impact (PFL)</p>	<p>Grades 9-10</p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.SL.1</p> <p>Grades 11-12</p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.SL.1</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies and Personal Finance Standards	Other Standards as Specified	English Language Arts
<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the benefits of postsecondary education, including trade schools and military service. Identify the income projection for a variety of careers. Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>PFL HS 5.2 c. Predict the potential impact of education and skill development choices on future earnings, including salary by field and level of degree or credential.</p> <p>PFL HS.5.2 d. Investigate the total cost, affordability, and payment options associated with postsecondary options, degrees, and credentials, including personal savings, scholarships, grants, employer tuition programs, work study, and public and private loans.</p>	<p>Essential Skills</p> <p>“Pursue a path of inquiry initiated by personal connections to careers and other life pursuits (Professional Skills, Career Awareness)</p> <p>Make connections between information gathered and personal experiences to apply and/or test solutions (Entrepreneurship, Problem Solving)</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Self-Direction)</p>	<p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use rational and considered decision-making steps to select financial goals and priorities. Explain how decisions made today can impact the future 	<p>PFL HS.5.1. a. Recognize the alternatives, consequences, and responsibilities associated with personal financial decisions.</p> <p>PFL HS.5.1.b. Use reliable information resources when making financial decisions.</p>	<p>Essential Skills</p> <p>Regulate one’s emotions, thoughts, and behaviors in different situations. (Personal Skills, Responsibility)</p> <p>“Follow a process identified by others to help generate ideas, negotiate roles and responsibilities, and respects consensus in decision making”(Interpersonal Skills, Collaboration)</p> <p>2. Identify the incentives that influence individuals, businesses, government, and nonprofits and draw conclusions based on cost-benefit analysis. (Entrepreneurial Skills: Inquiry/Analysis)</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies and Personal Finance Standards	Other Standards as Specified	English Language Arts
<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize some of the reasons why people might spend more than they earn. Identify and use parts of a budget. List the long-term effects of overspending. 	<p>PFL HS 5.3. d. Design a household budget (using gross and net income) that addresses financial obligations and integrates saving for future goals and retirement based on your values and goals.</p>	<p>Math 1.2.iv Describe factors affecting take-home pay and calculate the impact (PFL)</p> <p>Math 1.2 v. Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loans, and living expenses) to demonstrate how living within your means is essential for a secure financial future (PFL)</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize strategies for managing risk. List the benefits of having insurance for risk management. Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. Compare insurance policies. 	<p>PFL HS.5. a. Evaluate strategies for consumers to avoid financial risk, reduce risk, accept risk, or transfer risk to others through insurance.</p> <p>PFL HS.5. b. Identify the cost and benefits of purchasing insurance. For example: Insured profile, number and size of claims, frequency, and costs of natural disasters.</p> <p>PFL HS.5. c. Explain the types and purpose of insurance products. For example: Automotive, identity theft, health, disability, long-term care, life insurance, renters/homeowners' insurance, and professional liability.</p>	<p>Essential Skills</p> <p>Make connections between information gathered and personal experiences to apply and/or test solutions (Entrepreneurship, Problem Solving)</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Initiative)</p> <p>Look for and value in different perspectives expressed by others (Personal Skills, Adaptability)</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies and Personal Finance Standards	Other Standards as Specified	English Language Arts
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize different investment options. Compare the benefits and risks of various investment options. Create a diversified investment portfolio that maximizes profit 	<p>PFL HS.5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal and retirement options for different life stages.</p> <p>PFL HS.5.4 b. Analyze how financial markets react to changes in market conditions, monetary policy, fiscal policy, and information. For example: The business cycle.</p>	<p>Essential Skills</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Initiative)</p> <p>Look for and value in different perspectives expressed by others (Personal Skills, Adaptability)</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>
<p>Theme 7: Simulation and Debrief</p> <p>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.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify key learnings from the JA Finance Park simulation. Analyze and apply lessons learned to future career and money management goals. 	<p>PFL HS.5.1. a. Recognize the alternatives, consequences, and responsibilities associated with personal financial decisions.</p> <p>PFL HS.5.1.b. Use reliable information resources when making financial decisions.</p> <p>PFL HS 5.3. d. Design a household budget (using gross and net income) that addresses financial obligations and integrates saving for future goals and retirement based on your values and goals.</p>	<p>Math 1.2.iv Describe factors affecting take-home pay and calculate the impact (PFL)</p> <p>Math 1.2 v. Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loans, and living expenses) to demonstrate how living within your means is essential for a secure financial future (PFL)</p> <p>Essential Skills</p> <p>Demonstrate task management attributes associated with producing high quality products including the abilities to:</p> <ul style="list-style-type: none"> o Work positively and ethically o Manage time and projects effectively o Multi-task o Clearly communicating with others (Professional Skills, Time Management) 	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
Theme One: Employment and Income			
<p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics. Develop a plan for building entrepreneurial skills. 	NA	<p>Essential Skills</p> <p>Assess personal strengths and limitations, with a well grounded sense of confidence, optimism, and a 'growth mindset' (Personal Skills, Self Awareness)</p> <p>Make connections between information gathered and personal experiences to apply and/or test solutions (Entrepreneurship, Problem Solving)</p>
<p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>HS.3.3 c. Explore how all policies have costs and benefits that impact participants of an economic system in different ways.</p> <p>PFL 5.2. b. Analyze the impact of economic conditions and cost of living factors on income and purchasing power.</p>	
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> 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. 	NA	<p>Essential Skills</p> <p>Assess personal strengths and limitations, with a well grounded sense of confidence, optimism, and a 'growth mindset' (Personal Skills, Self Awareness)</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the purpose of the W-4 form. Examine the employee sections of the W-4 form 	<p>HS.3.2.e e. Compare and contrast different types of taxing.</p>	<p>Essential Skills</p> <p>Demonstrate task management attributes associated with producing high quality products including the abilities to:</p> <ul style="list-style-type: none"> Work positively and ethically Manage time and projects effectively Multi-task Clearly communicating with others (Professional Skills, Task Management)
<p>Theme Two: Employment and Education</p>			
<p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the rationale for completing the FAFSA form. Identify the resources and information required for the FAFSA form. Develop an action plan for completing the FAFSA form. 	<p>PFL HS 5.2.c Predict the potential impact of education and skill development choices on future earning capability and financial well-being.</p> <p>PFL HS 5.2. e. Review the purpose and the process of accessing state and federal financial aid. Including but not limited to: the Colorado Application for State Financial Aid (CASFA), the Free Application for Federal Student Aid (FAFSA) application for financial aid.</p>	<p>Essential Skills</p> <p>Demonstrate task management attributes associated with producing high quality products including the abilities to:</p> <ul style="list-style-type: none"> Work positively and ethically Manage time and projects effectively Multi-task Clearly communicating with others (Professional Skills, Task Management)
<p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Use a process to develop a career plan. Identify career choices that match interests and abilities Develop a SMART goal to help achieve a chosen career. 	<p>PFL HS.5.2. a. Compare different sources of personal income and compensation.</p> <p>PFL HS.5.2.C Predict the potential impact of education and skill development choices on future earning capability and financial well-being.</p>	<p>Essential Skills</p> <p>“Pursue a path of inquiry initiated by personal connections to careers and other life pursuits (Professional Skills, Career Awareness)</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Self-Direction)</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses 	<p>PFL HS.5.2.C Predict the potential impact of education and skill development choices on future earning capability and financial well-being.</p>	<p>Essential Skills</p> <p>Assess personal strengths and limitations, with a well grounded sense of confidence, optimism, and a ‘growth mindset’ (Personal Skills, Self Awareness)</p> <p>Focus on learning goals by employing motivation and familiar strategies for engagement and evaluate progress, making necessary changes to stay the course. (Personal Skills, Perseverance)</p>
<p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>PFL HS 5.2. f. Analyze student loan repayment options, terms, requirements, and state and federal repayment programs and their impact on a student’s financial future.</p>	<p>Essential Skills</p> <p>3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas. (Professional Skills: Career Awareness).</p>

JA Finance Park Advanced Extension Activities

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<p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify a savings goal and plan. Contrast grants and scholarships with student loans. Explain the responsibilities associated with student loan debt. 	<p>PFL HS 5.2.c. Predict the potential impact of education and skill development choices on future earning capability and financial well-being</p> <p>PFL HS 5.2 d. Investigate the total cost, affordability, and payment options associated with postsecondary options, degrees, and credentials, including personal savings, scholarships, grants, employer tuition programs, work study, and public and private loans</p>	<p>Essential Skills</p> <p>“Pursue a path of inquiry initiated by personal connections to careers and other life pursuits (Professional Skills, Career Awareness)</p> <p>3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas. (Professional Skills: Career Awareness).</p>
<p>Theme Three: Financial Responsibility and Decision Making</p>			
<p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>PFL HS 5.3. g. Summarize the advantages and disadvantages of leasing versus purchasing automobiles, homes, and other large purchases.</p>	<p>Essential Skills</p> <p>Make connections between information gathered and personal experiences to apply and/or test solutions (Entrepreneurship, Problem Solving)</p>
<p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Compare cost of living in different states. Discover the different median wage for different states and occupations. Make a four-step plan for the future. 	<p>PFL HS 5.2 b. Analyze the impact of economic conditions and cost of living factors on income and purchasing power.</p> <p>PFL HS 5.3 a. Analyze how inflation and cost of living impact consumer purchasing and saving power.</p>	<p>Essential Skills</p> <p>Make connections between information gathered and personal experiences to apply and/or test solutions (Entrepreneurship, Problem Solving)</p>

JA Finance Park Advanced Extension Activities

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<p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>PFL HS 5.3 c. Explain how an individual’s credit history can affect borrowing power.</p> <p>PFL HS 5.3 f. Compare the advantages and disadvantages of various types of credit.</p>	<p>Essential Skills</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Self-Direction)</p> <p>Identify the incentives that influence individuals, families, businesses, and governments, and draw conclusions [based on cost-benefit analysis.] (Critical Thinking)</p>
<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>NA</p>	<p>Essential Skills</p> <p>Make connections between information gathered and personal experiences to apply and/or test solutions (Entrepreneurship, Problem Solving)</p>
<p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. 	<p>PFL HS.5.1 a. Recognize the alternatives, consequences, and responsibilities associated with personal financial decisions.</p> <p>b. Use reliable information resources when making financial decisions</p>	<p>Essential Skills</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Self-Direction)</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>HS.3.2 e. Compare and contrast different types of taxing.</p>	<p>Disciplinary, Information, and Media Literacy:</p> <p>1. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p>

JA Finance Park Advanced Extension Activities

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Theme Four: Planning and Money Management			
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>HS. 3.1. b. Analyze how the principles of economic thinking influence the choices made by individuals, households, businesses, and governments.</p>	<p>Essential Skills</p> <p>Make connections between information gathered and personal experiences to apply and/or test solutions (Entrepreneurship, Problem Solving)</p> <p>“Establish goals for communication and plan out steps accordingly” (Interpersonal Skills, Communication)</p>
<p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students’ high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal 	<p>PFL HS.5.2.h. Simulate a sustainable household based on future personal and career goals.</p> <p>PFL HS 5.3 d. Design a household budget (using gross and net income) that addresses financial obligations and integrates saving for future goals and retirement based on your values and goals.</p>	<p>Essential Skills</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Initiative)</p>
<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> 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. 	<p>PFL HS.5.2.h. Simulate a sustainable household based on future personal and career goals.</p>	<p>Essential Skills</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Initiative)</p> <p>Look for and value in different perspectives expressed by others (Personal Skills, Adaptability)</p>
Theme Five: Risk Management and Insurance			
<p>Auto Insurance</p> <p>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.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>PFL HS 5.5 b. Identify the cost and benefits of purchasing insurance.</p> <p>c. Explain the types and purpose of insurance products.</p>	<p>Essential Skills</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Initiative)</p>

JA Finance Park Advanced Extension Activities

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<p>Mortgages</p> <p>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.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the expenses associated with taking out a mortgage. ▪ Differentiate among different types of mortgages. 	<p>PFL HS 5.5 b. Identify the cost and benefits of purchasing insurance.</p> <p>c. Explain the types and purpose of insurance products.</p>	<p>Essential Skills</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Initiative)</p> <p>Look for and value in different perspectives expressed by others (Personal Skills, Adaptability)</p>
<p>Theme 6: Investing</p>			
<p>Purchasing Stocks</p> <p>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.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize basic principles of investing in stocks. ▪ Identify factors that affect stocks and the stock market. ▪ List strategies for smart investing. 	<p>PFL HS.5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal and retirement options for different life stages.</p>	<p>Essential Skills</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Initiative)</p> <p>Look for and value in different perspectives expressed by others (Personal Skills, Adaptability)</p>
<p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>PFL HS.5.4 a. Select financial investments that align with financial goals, risk tolerance, and personal and retirement options for different life stages.</p>	<p>Essential Skills</p> <p>Apply knowledge to set goals, make informed decisions and transfer to new contexts (Personal Skills, Initiative)</p> <p>Look for and value in different perspectives expressed by others (Personal Skills, Adaptability)</p>