

JA Personal Finance– Blended

| Session Details | Alaska Standards | Alaska ELA | Reading Standards for Literacy in History/Social Studies |
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| <p>Session One: Earning and Income</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define personal finance and why it matters. ▪ Contrast being rich with using financial planning to be financially secure. ▪ Express the relationship between career, education choices, and lifetime earnings. <p>Concepts: Earnings, Education, Lifetime earnings, Personal finances</p> <p>Skills: Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p> | <p>Government and Citizenship</p> <p>E. 1) Know the important characteristics of citizenship.</p> <p>G. 5) Understand how jobs are created and their role in the economy.</p> <p>G.6) Understand that wages and productivity depend on investment in physical and human capital.</p> <p>CCTC Career Ready Practices</p> <p>1. Act as a responsible and contributing citizen and employee.</p> <p>2. Apply appropriate academic and technical skills.</p> <p>10. Plan education and career path aligned to personal goals.</p> | <p>Grades 9-10</p> <p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.4 W.9-10.6 SL.9-10.1 SL.9-10.2 L.9-10.1 L.9-10.4 L.9-10.5</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.4 W.11-12.6 SL.11-12.1 SL.11-12.2 L.11-12.1 L.11-12.4 L.11-12.6</p> | <p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4 RH.7</p> <p>Grades 11-12</p> <p>RH.3 RH.4 RH.7</p> |
| <p>Session Two: Why Budget?</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Plan, prioritize, and adjust expenses to meet a scenario-based budget. ▪ Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step. <p>Concepts: Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal , Saving money, Savings</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p> | <p>CCTC Career Ready Practices</p> <p>3. Attend to personal health and financial well-being.</p> <p>11. Use technology to enhance productivity.</p> <p>12. Work productively in teams while using cultural/global competence.</p> | <p>Grades 9-10</p> <p>RI.9-10.2 RI.9-10.4 W.9-10.4 W.9-10.6 W.9-10.7 SL.9-10.1 SL.9-10.2 L.9-10.1 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 W.11-12.4 W.11-12.6 SL.11-12.1 SL.11-12.2 SL.11-12.4 L.11-12.1 L.11-12.4</p> | <p>Grades 9-10</p> <p>WHST.9-10.4 WHST.9-10.6 WHST.9-10.7</p> <p>Grades 11-12</p> <p>WHST.11-12.4 WHST.11-12.6</p> |

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| <p>Session Three: Anatomy of a Budget</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget. ▪ Demonstrate basic budget competencies <p>Concepts: Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p> | <p>CCTC Career Ready Practices</p> <p>3. Take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.</p> | <p>Grades 9-10</p> <p>RI.9-10.2 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.4 L.9-10.1 L.9-10.3 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.2 SL.11-12.1 SL.11-12.4 L.11-12.1 L.11-12.3 L.11-12.4</p> | <p>NA</p> |
| <p>Session Four: Breaking Even Isn't Enough</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the key reasons for saving. ▪ Apply the steps in developing a savings plan, including the concept of paying yourself first. <p>Concepts: Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p>Skills: Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p> | <p>CCTC Career Ready Practices</p> <p>5. Consider the environmental, social and economic impacts of decisions.</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> | <p>Grades 9-10</p> <p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.4 W.9-10.6 SL.9-10.2 SL.9-10.3 L.9-10.1 L.9-10.3 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 RI.11-12.8 W.11-12.4 W.11-12.6 SL.11-12.2 SL.11-12.4 L.11-12.1 L.11-12.4 L.11-12.6</p> | <p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4 RH.7</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.3 RH.4 RH.7</p> |

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| <p>Session Five: The Benefits and Costs of Credit</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize and prevent negative effects of a poor credit score and credit history. ▪ Analyze the costs and benefits of various forms of credit. <p>Concepts: Credit, Credit cards, credit reports and scores, Risk</p> <p>Skills: Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p> | <p>Government and Citizenship G. 7) Understand that economic choices influence public and private institutional decisions.</p> <p>CCTC Career Ready Practices 4. Communicate clearly, effectively and with reason.7. Employ valid and reliable research strategies.</p> <p>9. Model integrity, ethical leadership and effective management.</p> <p>12. Work productively in teams while using cultural/global competence.</p> | <p>Grades 9-10 RI.9-10.1 RI.9-10.4 RI.9-10.8 W.9-10.4 W.9-10.6 W.9-10.7 SL.9-10.2 SL.9-10.4 L.9-10.1 L.9-10.3 L.9-10.4</p> <p>Grades 11-12 RI.11-12.1 RI.11-12.4 RI.11-12.8 W.11-12.4 W.11-12.6 SL.11-12.2 SL.11-12.4 L.11-12.1 L.11-12.3 L.11-12.4</p> | <p>Grades 9-10 RH.1 RH.2 RH.3 RH.4 WHST.9-10.1 WHST.9-10.6 WHST.9-10.8</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4 WHST.11-12.1 WHST.11-12.6 WHST. 1-12.8 WHST.11-12.9</p> |
| <p>Session Six: Maximize your Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize and apply various techniques to maximize buying power. ▪ Evaluate various selling techniques and situations to determine the best values. <p>Concepts: Expense, Opportunity cost, Savvy shopping, Value</p> <p>Skills: Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p> | <p>Government and Citizenship F.4) Understand the role of price in resource allocation.</p> <p>G. 3) Identify and compare the costs and benefits when making choices.</p> <p>G. 4) Make informed choices on economic issues.</p> <p>CCTC Career Ready Practices 5. Consider the environmental, social and economic impacts of decisions.</p> | <p>Grades 9-10 RI.9-10.2 RI.9-10.4 RI.9-10.8 SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 RI.11-12.2 RI.11-12.4 RI.11-12.8 SL.11-12.1 L.11-12.1 L.11-12.4</p> | <p>Grades 9-10 RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p> |

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| <p>Session Seven: On Guard</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Assess and prepare for diverse threats to personal information and finances online and offline. ▪ Identify the signs of identity theft and how to take action against fraud by using a credit report. <p>Concepts: Credit report, Consumer protection, Fraud, Identity theft</p> <p>Skills: Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p> | <p>CCTC Career Ready Practices</p> <p>6. Demonstrate creativity and innovation.</p> | <p>Grades 9-10</p> <p>RI.9-10.2 RI.9-10.4 RI.9-10.8 W.9-10.1 W.9-10.6 SL.9-10.1 SL.9-10.4 L.9-10.1 L.9-10.3 L.9-10.4</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 RI.11-12.8 W.11-12.1 W.11-12.6 SL.11-12.1 SL.11-12.4 L.11-12.1 L.11-12.3 L.11-12.4</p> | <p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4 WHST.9-10.1 WHST.9-10.5</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.3 RH.4 WHST.11-12.1 WHST.11-12.5</p> |
| <p>Session Eight: Growing Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the many options for growing money through investing—each with different terms, risks, and rewards. ▪ Express the correlation between risk and reward when investing. <p>Concepts: Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p>Skills: Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p> | <p>Government and Citizenship</p> <p>F.7) Understand the role of self-interest, incentives, property rights, competition, and corporate responsibility in the market economy.</p> <p>G. 2) Understand that choices are made because resources are scarce.</p> <p>CCTC Career Ready Practices</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> | <p>Grades 9-10</p> <p>RI.9-10.2 RI.9-10.4 RI.9-10.8 SL.9-10.2 SL.9-10.43 L.9-10.1 L.9-10.3 L.9-10.6</p> <p>Grades 11-12</p> <p>RI.11-12.2 RI.11-12.4 RI.11-12.8 SL.11-12.2 SL.11-12.3 L.11-12.1 L.11-12.3 L.11-12.6</p> | <p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.3 RH.4</p> |