A Correlation:
Wisconsin Academic Standards
and
Junior Achievement Capstone Programs

Updated August 2018
Wisconsin Revised Social Studies Standards
Marketing, Management and Entrepreneurship
Family and Consumer Science
Personal Financial Literacy
ACP Components Rubric

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

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

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

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

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

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

<table>
<thead>
<tr>
<th>Unit Description</th>
<th>WI ACP Components</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>WI Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unit 1: Financial Literacy</strong>&lt;br&gt;You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in JA BizTown and in life.</td>
<td>Financial Knowledge&lt;br&gt;• Participate in instruction, experiences, and guidance, for developing an understanding of relevant financial concepts.&lt;br&gt;Academic and Career Preparation&lt;br&gt;• Receive instruction in study skills such as outlining, note-taking, using academic planners, and memorization and test-taking skills</td>
<td>Grade 4&lt;br&gt;R1.4.3&lt;br&gt;R1.4.4&lt;br&gt;R1.4.5&lt;br&gt;R1.4.7&lt;br&gt;SL.4.1&lt;br&gt;SL.4.3&lt;br&gt;L.4.4</td>
<td>Grade 4&lt;br&gt;4.NBT.3&lt;br&gt;4.NBT.4</td>
<td>Economics&lt;br&gt;Grades 3-5&lt;br&gt;SS.Econ1.b.4&lt;br&gt;SS.Econ3.b.5&lt;br&gt;SS.Econ4.b.4-5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Grade 5&lt;br&gt;R1.5.4&lt;br&gt;R1.5.5&lt;br&gt;R1.5.7&lt;br&gt;SL.5.1&lt;br&gt;L.5.1&lt;br&gt;L.5.3&lt;br&gt;L.5.4</td>
<td></td>
<td>Grade 5&lt;br&gt;5.NBT.5&lt;br&gt;5.NBT.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Grade 6&lt;br&gt;R1.6.7&lt;br&gt;SL.6.1&lt;br&gt;SL.6.2&lt;br&gt;L.6.1&lt;br&gt;L.6.3&lt;br&gt;L.6.4</td>
<td></td>
<td>Grade 6&lt;br&gt;6.NS.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Mathematical Practices 4-6&lt;br&gt;1-7</td>
<td></td>
</tr>
</tbody>
</table>

**Objectives:**<br>The students will:<br>• Extrapolate services offered by financial institutions<br>• Complete a bank account application<br>• Demonstrate an ability to endorse a paycheck<br>• Complete a deposit ticket<br>• Maintain a check register correctly<br>• Describe the consequences of insufficient funds<br>• Write and sign checks<br>• State the benefit of an interest-earning savings account<br>• Explain how money in a savings account grows<br>• Explore the differences between checks, debit cards, and credit cards<br>• Explain how money changes hands when a debit card is used<br>• Demonstrate use of a check register to record a debit purchase
# JA BizTown

## Unit Description

### Unit 2: Community and Economy

Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.

## Objectives:

The students will:

- Define various vocabulary terms
- Explain how good citizens have a sense of responsibility to others and to their community
- Identify goods, services, and resources (human, natural, and capital)
- Demonstrate the circular flow of an economy
- Discover the function of businesses in producing goods and services
- Define scarcity and learn more about free enterprise
- Identify the three basic economic questions (what, how, and for whom to produce)
- Understand why people pay taxes
- Define gross pay and net pay
- Calculate tax by multiplying with decimals
- Differentiate between public goods and services and private goods and services
- Give examples of philanthropy

## WI ACP Components

**Academic and Career Preparation**

- Receive instruction in effective collaboration and communication skills, including compromise and de-escalation.
- Have opportunities to engage in self-directed and group inquiry-based and problem-solving activities.
- Receive instruction in crafting appropriate communications with different purposes/audiences.

<table>
<thead>
<tr>
<th>Grade 4</th>
<th>Grade 5</th>
<th>Grade 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>RI.4.7</td>
<td>RI.5.7</td>
<td>R.6.7</td>
</tr>
<tr>
<td>W.4.8</td>
<td>W.5.8</td>
<td>SL.6.1</td>
</tr>
<tr>
<td>SL.4.1</td>
<td>SL.5.1</td>
<td>SL.6.2</td>
</tr>
<tr>
<td>SL.4.2</td>
<td>SL.5.2</td>
<td>L.6.1</td>
</tr>
<tr>
<td>SL.4.3</td>
<td>SL.5.3</td>
<td>L.6.4</td>
</tr>
<tr>
<td>L.4.1</td>
<td>L.5.1</td>
<td>L.6.6</td>
</tr>
<tr>
<td>L.4.4</td>
<td>L.5.4</td>
<td></td>
</tr>
<tr>
<td>L.4.6</td>
<td>L.5.6</td>
<td></td>
</tr>
</tbody>
</table>

## English Language Arts

- Mathematical Practices 4-6
  - 1
  - 2
  - 4

## Math

- Economics Grades 3-5
  - SS.Econ1.a.3
  - SS.Econ2.a.3-4
  - SS.Econ2.b.4-5
  - SS.Econ2.c.3
  - SS.Econ4.c.5

- Grades 6-8
  - SS.Econ1.a.m ELO
  - SS.Econ1.b.m
  - SS.Econ2.a.m
  - SS.Econ2.c.m
  - SS.Econ4.c.m

## Personal Financial Literacy

- Grade 4
  - A.4.4.1
  - B.4.4.1
  - B.4.4.2
  - F.4.4.1
  - F.4.4.2
  - F.4.4.3
  - F.4.4.4
  - F.4.5.2
  - F.4.5.4

- Grade 8
  - A.8.4.1
  - B.8.4.1
  - F.8.4.1
  - F.8.4.2
  - F.8.4.3
  - F.8.4.4
## JA BizTown

<table>
<thead>
<tr>
<th>Unit Description</th>
<th>WI ACP Components</th>
<th>English Language Arts</th>
<th>Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</table>
| **Unit 3: Work Readiness**<br>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at JA BizTown. They have an opportunity to fill out a job application and experience the job interview process. | **Career Exploration**<br>- Describe how careers are categorized by career clusters and pathways.<br>- Take age-appropriate inventories and assessments for career exploration to identify related career clusters and pathways.<br>- Locate information on clusters based on their interests and self-awareness.<br>- Examine career information for career exploration.<br>- Are exposed to activities based on a wide variety of career clusters and pathways.<br>- Engage in a variety of extracurricular activities.<br>- Interpret inventory results and can articulate their personal strengths, work values, learning styles, beliefs, and interests. | **Grade 4**<br>RI.4.4  
SL.4.1  
L.4.1  
L.4.2  
L.4.4  
L.4.6 | Grade 4  
RI.4.4  
L.4.1  
L.4.2  
L.4.4  
L.4.6 | **Economics**  
Grades 3-5  
SS.Econ4.d.5 |
| **Grade 5**<br>RI.5.4  
SL.5.1  
L.5.1  
L.5.2  
L.5.4  
L.5.6 | Grade 5  
RI.5.4  
L.5.1  
L.5.2  
L.5.4  
L.5.6 | **Mathematical Practices 4-6**  
2  
4-6 | **Personal Financial Literacy**  
Grade 4  
A.4.1.1  
A.4.1.2  
A.4.2.1  
A.4.3.2  
F.4.1.2 |
| **Grade 6**<br>SL.6.1  
L.6.1  
L.6.2  
L.6.4  
L.6.6 | | | **Grade 8**  
A.8.1.1  
A.8.1.2  
A.8.2.1 |
##JA BizTown

<table>
<thead>
<tr>
<th>Unit Description</th>
<th>WI ACP Components</th>
<th>English Language Arts</th>
<th>Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unit 4: Business Management</strong>&lt;br&gt;Citizens prepare for their visit to JA BizTown by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</td>
<td><strong>World of work and Labor Market</strong>&lt;br&gt;• Understand salary, standards of living, and connections to different careers’ earning potential.&lt;br&gt;• Demonstrate social skills needed for employability</td>
<td><strong>Grade 4</strong>&lt;br&gt;W.4.1&lt;br&gt;W.4.2&lt;br&gt;W.4.4&lt;br&gt;SL.4.1&lt;br&gt;L.4.1&lt;br&gt;L.4.3&lt;br&gt;L.4.4&lt;br&gt;L.4.6&lt;br&gt;&lt;br&gt;<strong>Grade 5</strong>&lt;br&gt;W.5.1&lt;br&gt;W.5.2&lt;br&gt;W.5.4&lt;br&gt;SL.5.1&lt;br&gt;L.5.1&lt;br&gt;L.5.3&lt;br&gt;L.5.4&lt;br&gt;L.5.6&lt;br&gt;&lt;br&gt;<strong>Grade 6</strong>&lt;br&gt;W.6.1&lt;br&gt;W.6.4&lt;br&gt;SL.6.1&lt;br&gt;L.6.1&lt;br&gt;L.6.3&lt;br&gt;L.6.4&lt;br&gt;L.6.6</td>
<td><strong>Grade 4</strong>&lt;br&gt;4.NBT.5&lt;br&gt;&lt;br&gt;<strong>Grade 5</strong>&lt;br&gt;5.NBT.5&lt;br&gt;&lt;br&gt;<strong>Grade 6</strong>&lt;br&gt;6.NS.2&lt;br&gt;6.NS.3&lt;br&gt;<strong>Mathematical Practices 4-6</strong>&lt;br&gt;1-7</td>
<td><strong>Economics</strong>&lt;br&gt;Grades 3-5&lt;br&gt;SS.Econ1.b.4&lt;br&gt;SS.Econ2.c.3&lt;br&gt;SS.Econ3.a.4 11.0&lt;br&gt;&lt;br&gt;<strong>Grades 6-8</strong>&lt;br&gt;SS.Econ2.c.m&lt;br&gt;<strong>Personal Financial Literacy</strong>&lt;br&gt;Grade 4&lt;br&gt;A.4.3.1&lt;br&gt;E.4.2.1&lt;br&gt;E.4.2.2&lt;br&gt;&lt;br&gt;<strong>Grade 8</strong>&lt;br&gt;E.8.2.1&lt;br&gt;E.8.2.2</td>
</tr>
</tbody>
</table>
## Unit Descriptions

### Unit 5: Visit and Debriefing
Citizens participate in the JA BizTown simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.

### Objectives:
The students will:
- 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

### World of Work and Labor Market
- Participate in a service, learning, or volunteer activity.

### Grade 4
- W.4.1
- SL.4.1
- SL.4.4
- L.4.1
- L.4.6

### Grade 5
- W.5.1
- SL.5.1
- SL.5.4
- L.5.1
- L.5.6

### Grade 6
- W.6.1
- SL.6.1
- SL.6.4
- L.6.1
- L.6.4

### Math Objectives
- Grade 5
  - 5.NBT.5
- Mathematical Practices
  - 4-6
  - 1-7
- Grade 5
  - 5.NBT.5

### Academic Standards
- Economics
  - Grades 3-5
  - SS.Econ1.b.4
  - SS.Econ3.b.5
  - SS.Econ4.b.4-5
  - SS.Econ2.c.3
  - SS.Econ3.a.4 ELO
- Grades 6-8
  - SS.Econ2.c.m
  - SS.Econ1.b.m
  - SS.Econ3.b.m
  - SS.Econ4.b.m

### Personal Financial Literacy
- Grade 4
  - A.4.4.1
  - E.4.1.1
  - E.4.6.2
  - E.4.6.3
  - F.4.2.1
  - F.4.3.1
- Grade 8
  - A.8.2.2
  - A.8.3.1
  - A.8.3.2
  - A.8.4.2
  - A.8.4.3
  - E.8.1.1
  - E.8.6.2
  - E.8.6.3
  - F.8.1.1
  - F.8.1.2
## JA Finance Park

<table>
<thead>
<tr>
<th>Unit Description</th>
<th>WI ACP Components</th>
<th>English Language Arts</th>
<th>Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unit 1: Income</strong></td>
<td><strong>Career Exploration</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td>• Identify 2-3 career clusters that are compatible with their interests, strengths, and values as identified in assessments.</td>
<td>Grade 6</td>
<td>Grade 6</td>
<td>Economics</td>
</tr>
<tr>
<td></td>
<td>• Describe how careers of interest relate to their assessment information and interests.</td>
<td>SL.6.1</td>
<td>RP.6.3b</td>
<td>Grades 6-8</td>
</tr>
<tr>
<td></td>
<td>• Make connections between skills acquired in and out of school and how they apply to careers of interest.</td>
<td>L.6.1</td>
<td>NS.6.2</td>
<td>SS.Econ1.b.m</td>
</tr>
<tr>
<td></td>
<td>• Use general career pathway information that correlates to strengths, values and interests to identify careers of interest.</td>
<td>L.6.3</td>
<td>NS.6.3</td>
<td>Personal Financial Literacy</td>
</tr>
<tr>
<td></td>
<td><strong>Self Awareness</strong></td>
<td>Grade 7</td>
<td>NS.6.5</td>
<td>A.8.1.1</td>
</tr>
<tr>
<td></td>
<td>• Interpret inventory results and articulate personal strengths, then link them to activities and experiences.</td>
<td>SL.7.1</td>
<td>SP.6.1</td>
<td>A.8.1.2</td>
</tr>
<tr>
<td></td>
<td><strong>Financial Knowledge</strong></td>
<td>L.7.1</td>
<td>SP.6.2</td>
<td>A.8.2.1</td>
</tr>
<tr>
<td></td>
<td>• Experience instruction and guidance for developing an understanding of relevant financial concepts</td>
<td>L.7.3</td>
<td>Grade 7</td>
<td>A.8.3.2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.7.4</td>
<td>RP.7</td>
<td>A.8.4.1</td>
</tr>
<tr>
<td></td>
<td><strong>“Career Exploration”</strong></td>
<td>Grade 8</td>
<td>Grade 7</td>
<td>B.8.4.2</td>
</tr>
<tr>
<td></td>
<td>Grades 9-10</td>
<td>SL.8.1</td>
<td>RP.7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Grade 9-10</td>
<td>L.8.1</td>
<td>R2.b</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.8.3</td>
<td>NS.7.2</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.8.4</td>
<td>NS.7.3</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Grades 9-10</td>
<td>EE.7.1</td>
<td>Personal Financial Literacy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>SL.9-10.1</td>
<td>EE.7.2</td>
<td>A.8.1.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.9-10.1</td>
<td></td>
<td>A.8.1.2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.9-10.4</td>
<td></td>
<td>A.8.2.1</td>
</tr>
<tr>
<td><strong>Unit 2: Saving, Investing and Risk Management</strong></td>
<td><strong>Academic and Career Preparation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td>• Instruction in crafting appropriate communications with different purposes/audiences is integrated throughout the curriculum</td>
<td>Grade 6</td>
<td>Grade 6</td>
<td>Economics</td>
</tr>
<tr>
<td></td>
<td></td>
<td>RI.6.2</td>
<td>RP.6.3b</td>
<td>Grades 6-8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>SL.6.1</td>
<td>NS.6.2</td>
<td>SS.Econ1.b.m</td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.6.1</td>
<td>NS.6.3</td>
<td>SS.Econ3.b.m</td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.6.3</td>
<td>NS.6.5</td>
<td>SS.Econ4.b.m</td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.6.4</td>
<td>SP.6.1</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Grades 9-10</td>
<td>SP.6.2</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>SL.9-10.1</td>
<td>Grade 7</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.9-10.1</td>
<td>RP.7</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>L.9-10.4</td>
<td>R2.b</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>NS.7.2</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>NS.7.3</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>EE.7.1</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>EE.7.2</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>SP.7.5</td>
<td></td>
</tr>
</tbody>
</table>

---

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

**Objectives:**
- 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.
# JA Finance Park

## Unit 3: Debit and Credit

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

### Objectives:

The students will:
- Define financial 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

### Academic and Career Preparation

- Self-directed and group inquiry-based and problem-solving activities are integrated throughout the curriculum.
- Group work and instruction in effective collaboration and leadership skills are integrated throughout the curriculum

### Financial Knowledge

- Receive instruction, experiences, and guidance, for developing an understanding of relevant financial concepts.

<table>
<thead>
<tr>
<th>Unit Description</th>
<th>WI ACP Components</th>
<th>English Language Arts</th>
<th>Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</table>
| **Unit 3: Debit and Credit** | **Academic and Career Preparation** | Grade 6  
SL.6.1  
SL.6.2  
**Grades 9-10**  
L.9-10.1  
L.9-10.4  
**Grades 11-12**  
SL.11-12.1  
L.11-12.1  
L.11-12.4 | Grade 6  
RP.6.3b  
NS.6.2  
NS.6.3  
NS.6.5  
**Grade 7**  
RP.7.R2.b  
NS.7.3  
SP.7.5  
**Grade 8**  
G.8  
SP.8.2 | Economics  
Grades 6-8  
SS.Econ1.b.m  
SS.Econ3.b.m  
SS.Econ4.b.m  
**Personal Financial Literacy**  
B.8.2.2  
C.8.1.1  
C.8.1.2  
C.8.2.1  
C.8.2.2  
C.8.2.3  
C.8.2.4  
C.8.3.1  
C.8.3.2  
C.8.4.1  
C.8.4.2  
C.8.4.3  
C.8.5.1  
C.8.5.2  
C.8.5.3 |
Unit 4: Budget+

Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.

Objectives:
The students will:
- Categorize spending by needs and wants
- Compare teen and adult spending patterns
- Determine which categories belong in a budget
- Relate the need to save money to meet goals
- Prepare a budget using goals and income

Financial Knowledge
- Create a mock budget for using income from a career of interest that addresses cost of living.

Grade 6
- RI.6.1
- SL.6.1
- L.6.1
- L.6.3
- L.6.4

Grade 7
- RI.7.1
- SL.7.1
- L.7.1
- L.7.3
- L.7.4

Grade 8
- RI.8.1
- SL.8.1
- L.8.1
- L.8.3
- L.8.4

Grades 9-10
- SL.9-10.1
- L.9-10.1
- L.9-10.4

Unit 5: Simulation and Debriefing

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

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

Financial Knowledge
- Create a mock budget for using income from a career of interest that addresses cost of living.

World of Work and Labor Market
- Understand salary, standards of living, connections to different careers, and education and training for multiple levels of jobs within the same career pathway.
- Identify and exhibit positive social skills consistent with employability.

Grade 6
- RI.6.1
- W.6.1
- W.6.4
- W.6.9

Grade 7
- RI.7.1
- W.7.1
- W.7.4
- W.7.9

Grade 8
- RI.8.1
- W.8.1
- W.8.4
- W.8.9

Grades 9-10
- RI.9-10.1
- W.9-10.4
- W.9-10.9

Grade 6
- RP.6.3b
- NS.6.2
- NS.6.3
- NS.6.5

Grade 7
- RP.7.R2.b
- NS.7.2
- NS.7.3

Grade 6
- A.8.1.1
- A.8.2.1
- A.8.3.1

Grade 7
- A.8.4.1
- B.8.1.1
- B.8.1.2
- B.8.3.1

Grade 9-10
- C.8.4.1
- D.8.1.2
- D.8.1.4
- D.8.2.2

Personal Financial Literacy
- A.8.1.1
- A.8.2.1
- A.8.3.1

World of Work and Labor Market
- B.8.3.1
- B.8.3.2
- B.8.3.3

Grades 9-10
- E.8.1.1
- G.8.1.1
- G.8.2.1
- G.8.3.1
### Unit 1: Income

<table>
<thead>
<tr>
<th>Extension Activity Description</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Kuder Navigator Career Assessment</strong>&lt;br&gt;Students take an online career assessment to learn about their interests, skills, and work values.</td>
<td>L.6.4&lt;br&gt;L.7.4&lt;br&gt;L.8.4</td>
<td>NA</td>
<td>Personal Financial Literacy&lt;br&gt;A.8.1.1&lt;br&gt;A.8.3.2</td>
</tr>
<tr>
<td><strong>2. Career Choice Research</strong>&lt;br&gt;Students access career information online and use the <em>Occupational Outlook Handbook</em> to record their findings on a Career Critique Chart.</td>
<td>RI.6.1&lt;br&gt;SL.6.1&lt;br&gt;L.6.4&lt;br&gt;RI.7.1&lt;br&gt;SL.7.1&lt;br&gt;L.7.4&lt;br&gt;RI.8.1&lt;br&gt;SL.8.1&lt;br&gt;L.8.4&lt;br&gt;RI.9-10.1&lt;br&gt;SL. 9-10.1&lt;br&gt;RI.11-12.1&lt;br&gt;SL. 11-12.1</td>
<td>NA</td>
<td>Personal Financial Literacy&lt;br&gt;A.8.1.1&lt;br&gt;A.8.3.2</td>
</tr>
<tr>
<td><strong>3. Being an Entrepreneur</strong>&lt;br&gt;Students examine entrepreneurial skills and present new business ideas to the class.</td>
<td>SL.6.1&lt;br&gt;SL.6.4&lt;br&gt;SL.6.5&lt;br&gt;SL.7.1&lt;br&gt;SL.7.4&lt;br&gt;SL.7.5&lt;br&gt;SL.8.1&lt;br&gt;SL.8.4&lt;br&gt;SL.8.5&lt;br&gt;SL.9-10.1&lt;br&gt;SL. 9-10.4&lt;br&gt;SL. 9-10.5&lt;br&gt;SL.11-12.1&lt;br&gt;SL.11-12.5</td>
<td>NA</td>
<td>Personal Financial Literacy&lt;br&gt;D.8.3.2</td>
</tr>
</tbody>
</table>

**Family and Consumer Science**<br>CCLC1.b.8.m<br>Entrepreneurship<br>MF8.a.7.m<br>MF8.a.8.m<br>MF8.a.12.m<br>MF9.a.9.m<br>Family and Consumer Science<br>CS1.a.7.m
<table>
<thead>
<tr>
<th>4. Starting a Lawn Care Business</th>
<th>SL.6.1 L.6.4 SL.7.1 L.7.4 SL.8.1 L.8.4 SL.9-10.1 L. 9-10.4</th>
<th>6.SP.1</th>
<th>Personal Financial Literacy D.8.3.2</th>
<th>Entrepreneurship MF8.a.12.m Family and Consumer Science CS1.a.7.m</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students identify a business and figure fixed and variable costs.</td>
<td>NA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. STEM Careers</td>
<td>SL.6.1 SL.7.1 SL.8.1 SL.9-10.1 SL.11-12.1</td>
<td>NA</td>
<td></td>
<td>Entrepreneurship MF9.a.6.m Family and Consumer Science CCLC1.b.8.m</td>
</tr>
<tr>
<td>Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Social Security and Medicare</td>
<td>RI.6.1 RI.7.1 RI.8.1 RI.9-10.1</td>
<td>6.NS.3 7.RP.3</td>
<td>Personal Financial Literacy A.8.4.1 A.8.4.2 A.8.4.4 B.8.4.1</td>
<td></td>
</tr>
<tr>
<td>Students read a brief history of Social Security and Medicare and review tax tables for income examples.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Sales Receipt Analysis</td>
<td>RI.6.1 RI.7.1 RI.8.1</td>
<td>7.RP.3</td>
<td>Personal Financial Literacy A.8.4.1</td>
<td></td>
</tr>
<tr>
<td>Students examine the cost of sales tax for items in their shopping cart.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. How to Complete a 1040-EZ Income Tax Form</td>
<td>RI.6.1 SL.6.1 RI.7.1 SL.7.1 RI.8.1 SL.8.1 SL. 9-10.1 SL.11-12.1</td>
<td>NA</td>
<td>Personal Financial Literacy A.8.4.1</td>
<td></td>
</tr>
<tr>
<td>Students complete an IRS Form 1040-EZ and examine the equity of a progressive tax.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Unit 2: Saving, Investing and Risk Management

<table>
<thead>
<tr>
<th>Extension Activity Description</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Understanding College Costs and the FAFSA</strong>&lt;br&gt;The FAFSA form is used to evaluate a students' (and parents') financial ability to pay for college.</td>
<td>RI.6.1&lt;br&gt;W.6.7&lt;br&gt;RI.7.1&lt;br&gt;W.7.7&lt;br&gt;RI.8.1&lt;br&gt;W.8.7&lt;br&gt;RI.9-10.1</td>
<td>NA</td>
<td>Personal Financial Literacy B.8.3.1</td>
</tr>
<tr>
<td><strong>2. Understanding Stock Quotes</strong>&lt;br&gt;Students use the information found in a sample stock quote table to analyze a stock portfolio.</td>
<td>RI.6.1&lt;br&gt;L.6.4&lt;br&gt;RI.7.1&lt;br&gt;L.7.4&lt;br&gt;RI.8.1&lt;br&gt;L.8.4&lt;br&gt;RI.9-10.1</td>
<td>NA</td>
<td>Personal Financial Literacy D.8.2.2</td>
</tr>
<tr>
<td><strong>3. Roth IRAs: Teens and Retirement Savings</strong>&lt;br&gt;With earned income, students can invest and watch their savings grow for retirement.</td>
<td>SL.6.1&lt;br&gt;L.6.4&lt;br&gt;SL.7.1&lt;br&gt;L.7.4&lt;br&gt;SL.8.1&lt;br&gt;L.8.4&lt;br&gt;SL.9-10.1&lt;br&gt;L. 9-10.4&lt;br&gt;SL.11-12.1&lt;br&gt;L. 11-12.4</td>
<td>Grade 6&lt;br&gt;CC.2.1.6.D.1&lt;br&gt;CC.2.1.6.E.2&lt;br&gt;Grade 7&lt;br&gt;CC.2.1.7.D.1&lt;br&gt;High School&lt;br&gt;CC.2.1.HS.F.3</td>
<td>Personal Financial Literacy B.8.3.1&lt;br&gt;B.8.3.2&lt;br&gt;D.8.2.2</td>
</tr>
<tr>
<td><strong>4. Compound Interest and the Rule of 72</strong>&lt;br&gt;Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</td>
<td>RI.6.1&lt;br&gt;RI.7.1&lt;br&gt;RI.8.1</td>
<td>Grade 6&lt;br&gt;CC.2.1.6.D.1</td>
<td>Personal Financial Literacy C.8.5.1&lt;br&gt;C.8.5.2&lt;br&gt;C.8.5.3</td>
</tr>
<tr>
<td><strong>5. Junior Achievement $ave, USA Risk and Insurance Online Lesson</strong>&lt;br&gt;This interactive lesson helps students define risk, common insurance terms, and the different types of insurances.</td>
<td>RI.6.1&lt;br&gt;L.6.4&lt;br&gt;RI.7.1&lt;br&gt;L.7.4&lt;br&gt;RI.8.1&lt;br&gt;L.8.4</td>
<td></td>
<td>Personal Financial Literacy G.8.1.1&lt;br&gt;G.8.1.2&lt;br&gt;G.8.1.3&lt;br&gt;G.8.2.1</td>
</tr>
</tbody>
</table>
## Unit 3: Debit and Credit

<table>
<thead>
<tr>
<th>Extension Activity Description</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Checks and Checking Accounts</strong></td>
<td>RI.6.1 RI.7.1 RI.8.1</td>
<td>NA</td>
<td>Personal Financial Literacy B.8.2.2</td>
</tr>
<tr>
<td>Students practice check writing and keep a check register to track their checks, deposits, withdrawals, and automatic electronic payments.</td>
<td>L.6.4 L.7.4 L.8.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2. Installment Debt</strong></td>
<td>RI.6.1 RI.7.1 RI.8.1</td>
<td>Grade 6 CC.2.1.6.D.1</td>
<td>Personal Financial Literacy C.8.3.1 C.8.3.4 C.8.5.2 C.8.5.3</td>
</tr>
<tr>
<td>Students become aware that an installment debt can be considerably greater than the original purchase price of an item.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>3. Rent or Home Ownership</strong></td>
<td>RI.6.1 RI.7.1 RI.8.1 RI.9-10.1 RI.11-12.1</td>
<td>Grade 6 CC.2.1.6.D.1</td>
<td>Personal Financial Literacy C.8.1.1 C.8.1.2 C.8.5.2 C.8.5.3</td>
</tr>
<tr>
<td>Students compare the benefits and responsibilities that come with renting or owning a home.</td>
<td>SL.6.1 SL.7.1 SL.8.1 SL.9-10.1 SL.11-12.1</td>
<td></td>
<td>Family and Consumer Science CFR1.a.11.m</td>
</tr>
<tr>
<td></td>
<td>L.6.4 L.7.4 L.8.4 L.9-10.4 L.11-12.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>4. Leasing vs. Buying a Car</strong></td>
<td>RI.6.1 RI.7.1 RI.8.1</td>
<td>NA</td>
<td>Personal Financial Literacy C.8.1.1 C.8.1.2 C.8.5.2 C.8.5.3</td>
</tr>
<tr>
<td>Students assess the pluses and minuses of leasing or buying a car.</td>
<td>L.6.4 L.7.4 L.8.4</td>
<td></td>
<td>Family and Consumer Science CFR1.a.14.m</td>
</tr>
<tr>
<td>5. Identity Theft</td>
<td>RI.6.1</td>
<td>NA</td>
<td>Personal Financial Literacy G.8.1.2</td>
</tr>
<tr>
<td>-------------------</td>
<td>--------</td>
<td>----</td>
<td>-------------------------------------</td>
</tr>
<tr>
<td>Students learn about steps they can take to help protect their payment cards and personal identity from theft.</td>
<td>SL.6.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RI.7.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SL.7.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RI.8.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SL.8.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RI.9-10.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SL.9-10.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SL.11-12.1</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Unit 4: Budget +

<table>
<thead>
<tr>
<th>Extension Activity Description</th>
<th>Common Core ELA</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Sample Budgets</strong></td>
<td>R.I.6.1</td>
<td>7.RP.3</td>
<td>Personal Financial Literacy</td>
</tr>
<tr>
<td>Students practice preparing budgets and making budgeting decisions.</td>
<td>SL.6.1</td>
<td></td>
<td>B.8.1.2</td>
</tr>
<tr>
<td>They work in teams, pairs, or individually.</td>
<td>R.I.7.1</td>
<td></td>
<td>B.8.3.1</td>
</tr>
<tr>
<td></td>
<td>SL.7.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>R.I.8.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.8.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.9-10.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.11-12.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2. Personal Budget</strong></td>
<td>R.I.6.1</td>
<td>7.RP.3</td>
<td>Personal Financial Literacy</td>
</tr>
<tr>
<td>Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.</td>
<td>W.6.7</td>
<td></td>
<td>B.8.1.2</td>
</tr>
<tr>
<td></td>
<td>SL.6.1</td>
<td></td>
<td>B.8.3.1</td>
</tr>
<tr>
<td></td>
<td>R.I.7.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>W.7.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.7.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>R.I.8.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>W.8.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.8.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>3. Paying for Postsecondary Education</strong></td>
<td>R.I.6.1</td>
<td>NA</td>
<td>Personal Financial Literacy</td>
</tr>
<tr>
<td>Students see that education after high school is an investment in their future. They explore options to pay for higher education.</td>
<td>SL.6.1</td>
<td></td>
<td>A.8.1.1</td>
</tr>
<tr>
<td></td>
<td>L.6.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>R.I.7.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.7.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>L.7.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>R.I.8.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.8.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>L.8.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>4. Completing a Budget</strong></td>
<td>R.I.6.1</td>
<td>Grade 7</td>
<td>Personal Financial Literacy</td>
</tr>
<tr>
<td>Students continue to prepare for their JA Finance Park simulation by conducting pricing research and practicing the skills of budgeting. They evaluate hypothetical life situations and prioritize budget items.</td>
<td>SL.6.1</td>
<td>7.RP.3</td>
<td>B.8.1.2</td>
</tr>
<tr>
<td></td>
<td>L.6.4</td>
<td></td>
<td>B.8.3.1</td>
</tr>
<tr>
<td></td>
<td>R.I.7.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.7.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>L.7.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>R.I.8.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.8.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>L.8.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.9-10.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SL.11-12.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Grade 7</td>
<td>Mathematical Practices</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7.RP.3</td>
<td>1-7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mathematical Practices</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1-7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# JA Finance Park PBL

## Unit Description

**Unit 1: Income**

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

### Objectives:

The students will:

- Tell the difference between abilities, interests, work preferences, and values
- Identify career interests and goals as a way to earn future income
- 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

### WI ACP Components

**Career Exploration**

- Identify 2-3 career clusters that are compatible with their interests, strengths, and values as identified in assessments.
- Describe how careers of interest relate to their assessment information and interests.
- Make connections between skills acquired in and out of school and how they apply to careers of interest.
- Use general career pathway information that correlates to strengths, values and interests to identify careers of interest.

**Self Awareness**

- Interpret inventory results and articulate personal strengths, then link them to activities and experiences.

**Financial Knowledge**

- Experience instruction and guidance for developing an understanding of relevant financial concepts.

## Common Core ELA

<table>
<thead>
<tr>
<th>Grades 9-10</th>
<th>Mathematical Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td>RI.9–10.4</td>
<td>1-2</td>
</tr>
<tr>
<td>W.9–10.1,4</td>
<td>4-7</td>
</tr>
<tr>
<td>SL.9-10.1</td>
<td></td>
</tr>
<tr>
<td>L.9-10.1,4</td>
<td></td>
</tr>
</tbody>
</table>

## Common Core Math

<table>
<thead>
<tr>
<th>Grades 11-12</th>
<th>Mathematical Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td>RI 11/12.4</td>
<td>1-2</td>
</tr>
<tr>
<td>W.11/12.1,4</td>
<td>4-7</td>
</tr>
<tr>
<td>SL.11/12.1</td>
<td></td>
</tr>
<tr>
<td>L.11/12.1,4</td>
<td></td>
</tr>
</tbody>
</table>

## Academic Standards

- Personal Financial Literacy
  - A.8.1.1
  - A.8.1.2
  - A.8.2.1
  - A.8.3.2
  - A.8.4.1
  - A.8.4.3
  - B.8.4.2
### Unit Description

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

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

#### Objectives:

The students will:

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

#### Academic and Career Preparation

- Instruction in crafting appropriate communications with different purposes/audiences is integrated throughout the curriculum.

#### Common Core ELA

- **Grades 9-10**
  - RI.9–10.1
  - W.9-10.1,4,9
  - SL.9-10.1
  - L.9-10.1,4
- **Grades 11-12**
  - RI.11-12.1
  - W.11-12.1,4,9
  - SL.11-12.1
  - L.11-12.1,4

#### Common Core Math

- Mathematical Practices
  - 1-7

#### Mathematical Practices

- **Grades 9-10**
  - RI.9-10.1,4
  - L.9-10.1,4
- **Grades 11-12**
  - SL.11-12.1,4
  - L.11-12.1,4

#### Personal Financial Literacy

- B.8.1.2
- B.8.2.2
- D.8.1.1
- D.8.1.2
- D.8.2.1
- D.8.2.2
- D.8.3.1
- D.8.3.2
- D.8.5.1
- E.8.3.1
- G.8.1.1
- G.8.1.2
- G.8.1.3
- G.8.2.1
- G.8.2.2
- G.8.2.3
- G.8.3.1
- G.8.3.2

### Unit 3: Debit and Credit

Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.

#### Objectives:

The students will:

- 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

#### Academic and Career Preparation

- Self-directed and group inquiry-based and problem-solving activities are integrated throughout the curriculum.
- Group work and instruction in effective collaboration and leadership skills are integrated throughout the curriculum

#### Financial Knowledge

- Receive instruction, experiences, and guidance, for developing an understanding of relevant financial concepts.

#### Common Core ELA

- **Grades 9-10**
  - SL.9-10.1,4
  - L.9-10.1,4
- **Grades 11-12**
  - SL.11-12.1,4
  - L.11-12.1,4

#### Common Core Math

- Mathematical Practices
  - 1-2
  - 5-7

#### Personal Financial Literacy

- B.8.2.2
- C.8.1.1
- C.8.1.2
- C.8.2.1
- C.8.2.2
- C.8.2.3
- C.8.2.4
- C.8.3.1
- C.8.3.2
- C.8.4.1
- C.8.4.2
- C.8.4.3
- C.8.5.1
- C.8.5.2
- C.8.5.3
## Unit 4: Budget+

This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.

### Objectives:

The students will:
- 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

### Financial Knowledge

- Create a mock budget for using income from a career of interest that addresses cost of living.

### Grades 9-10

- RI.9–10.1
- SL. 9-10.1
- L.9-10.1,4

### Grades 11-12

- RI .11-12.1
- SL.11-12.1
- L.11-12.1,4

### Common Core ELA

#### Mathematical Practices

1-7

### Common Core Math

#### Personal Financial Literacy

- B.8.1.2
- B.8.3.1
- B.8.3.2
- B.8.5.1
- D.8.1.2
- D.8.5.1
- E.8.1.1
- E.8.2.1
- E.8.2.2
- E.8.6.3
- F.8.1.2
### Unit Description

**Unit 5: Simulation and Debriefing**

Students participate in the *JA Finance Park* simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. 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?

### Objectives:

The students will:
- Create a family budget using hypothetical life situations
- Make saving and investment decisions
- Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes
- Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts
- Demonstrate originality and creativity
- Build confidence, self-esteem, and teamwork skills

### WI ACP Components

- **Financial Knowledge**
  - Create a mock budget for using income from a career of interest that addresses cost of living.

- **World of Work and Labor Market**
  - Understand salary, standards of living, connections to different careers, and education and training for multiple levels of jobs within the same career pathway.
  - Identify and exhibit positive social skills consistent with employability.

### Common Core ELA

<table>
<thead>
<tr>
<th>Grades 9-10</th>
</tr>
</thead>
<tbody>
<tr>
<td>RI.9–10.1,4,8</td>
</tr>
<tr>
<td>W. 9-10.1</td>
</tr>
<tr>
<td>W. 9-10.4-9</td>
</tr>
<tr>
<td>SL. 9-10.1</td>
</tr>
<tr>
<td>SL.9-10.4-6</td>
</tr>
<tr>
<td>L.9-10.1-6</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Grades 11-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>RI.11-12.1,4,8</td>
</tr>
<tr>
<td>W.11-12.1</td>
</tr>
<tr>
<td>W. 11-12.4-9</td>
</tr>
<tr>
<td>SL.11-12.1</td>
</tr>
<tr>
<td>SL.11-12.4-6</td>
</tr>
<tr>
<td>L.11-12.1-6</td>
</tr>
</tbody>
</table>

### Common Core Math

- Mathematical Practices 1-7

### Academic Standards

- **Personal Financial Literacy**
  - A.8.1.1
  - A.8.2.1
  - A.8.3.1
  - A.8.4.1
  - B.8.1.1
  - B.8.1.2
  - B.8.3.1
  - B.8.3.2
  - C.8.4.1
  - C.8.4.3
  - D.8.1.2
  - D.8.1.4
  - D.8.2.2
  - D.8.3.1
  - D.8.3.4
  - D.8.5.1
  - E.8.1.1
  - G.8.1.1
  - G.8.2.1
  - G.8.3.1