

# JA Personal Finance – Blended

Session Details	Content & Performance Standards	Common Core ELA	Literacy in History Social Studies
<p><b>Session One: Money for the Long Run</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define personal finance and why it matters.</li> <li>▪ Contrast being rich with using financial planning to be financially secure.</li> <li>▪ Express the relationship between career, education choices, and lifetime earnings.</li> </ul> <p><b>Concepts:</b> Earnings, Education, Lifetime earnings, Personal finances</p> <p><b>Skills:</b> Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p><b>Social Studies</b> SS12.1.1 Analyze unique freedoms, rights, and responsibilities of living in a democratic society and explain their interrelationships.</p> <p><b>Career &amp; Vocational Education</b> CV12.1.1 College and career-ready students evaluate current knowledge and interests in order to set career goals.</p> <p>CV12.1.2 College and career-ready students explore careers including outlook, salary, needed training, duties and lifestyle utilizing all available resources including mentors and industry experts</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p><b>Grades 9-10</b> RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b> RH.3 RH.4</p>
<p><b>Session Two: Why Budget?</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Plan, prioritize, and adjust expenses to meet a scenario-based budget.</li> <li>▪ Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.</li> </ul> <p><b>Concepts:</b> Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p><b>Career &amp; Vocational Education</b> CV12.2.1 College and career-ready students communicate clearly, effectively, and with reason.</p> <p>CV12.2.3 College and career-ready students work productively in teams while using cultural global competence.</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p>NA</p>

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<p><b>Session Three: Anatomy of a Budget</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.</li> <li>▪ Demonstrate basic budget</li> <li>▪ competencies</li> </ul> <p><b>Concepts:</b> Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p><b>Career &amp; Vocational Education</b></p> <p>CV12.3.1 College and career-ready students identify and define authentic problems and significant questions for investigation.</p> <p>CV12.4.4 College and career-ready students precisely follow a complex multistep procedure when performing technical tasks.</p> <p>CV12.5.2 College and career-ready students productively complete tasks taking constraints, priorities and resources into account.</p>	<p><b>Grades 9-10</b></p> <p>SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	NA
<p><b>Session Four: Breaking Even Isn't Enough</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the key reasons for saving.</li> <li>▪ Apply the steps in developing a savings plan, including the concept of paying yourself first.</li> </ul> <p><b>Concepts:</b> Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p><b>Skills:</b> Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Social Studies</b></p> <p>SS12.3.1 Analyze the impact of supply, demand, scarcity, prices, incentives, competition, and profits on what is produced, distributed, and consumed.</p> <p>SS12.3.3 Analyze and evaluate the impact of current and emerging technologies at the micro and macroeconomic levels (e.g., jobs, education, trade, and infrastructure) and their impact on global economic interdependence.</p> <p>SS12.6.1 Analyze, evaluate, and/or synthesize multiple sources of information in diverse formats and media in order to address a question or solve a problem.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>

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<p><b>Session Five: The Benefits and Costs of Credit</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize and prevent negative effects of a poor credit score and credit history.</li> <li>▪ Analyze the costs and benefits of various forms of credit.</li> </ul> <p><b>Concepts:</b> Credit, Credit cards, credit reports and scores, Risk</p> <p><b>Skills:</b> Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Social Studies</b> SS12.6.2 Assess the extent to which the reasoning and evidence in a text supports the author's claims.</p> <p><b>Career &amp; Vocational Education</b> CV12.3.2 College and career-ready students identify trends, forecast possibilities, and explore complex systems and issues. CV12.3.3 College and career-ready students employ valid and reliable research strategies and apply prior knowledge to solve a problem or complete a project.</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b> RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b> RH.1 RH.2 RH.3 RH.4</p>
<p><b>Session Six: Maximize your Money</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize and apply various techniques to maximize buying power.</li> <li>▪ Evaluate various selling techniques and situations to determine the best values.</li> </ul> <p><b>Concepts:</b> Expense, Opportunity cost, Savvy shopping, Value</p> <p><b>Skills:</b> Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Social Studies</b> SS12.3.5 Evaluate how values and beliefs influence microeconomic and macroeconomic decisions.</p> <p><b>Career &amp; Vocational Education</b> CV12.2.4 College and career-ready students apply safe, legal, and responsible use of information and technology as appropriate to the task. CV12.4.3 College and career-ready students acquire, manipulate, analyze, diagnose, and/or report information, using the appropriate technology.</p>	<p><b>Grades 9-10</b> RI.910.2 RI.910.4 RI.910.8 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b> RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 L.1112.1 L.1112.4</p>	<p><b>Grades 9-10</b> RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b> RH.1 RH.2 RH.3 RH.4</p>

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<p><b>Session Seven: On Guard</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Assess and prepare for diverse threats to personal information and finances online and offline.</li> <li>Identify the signs of identity theft and how to take action against fraud by using a credit report.</li> </ul> <p><b>Concepts:</b> Credit report, Consumer protection, Fraud, Identity theft</p> <p><b>Skills:</b> Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Social Studies</b></p> <p>SS12.2.1 Analyze and evaluate the ways various groups (e.g., social, political, and cultural) meet human needs and concerns.</p> <p>SS12.3.4 Explain how financial and government institutions make economic decisions (e.g., banking, investment, credit, regulation, and debt).</p> <p><b>Career &amp; Vocational Education</b></p> <p>CV12.3.4 College and career-ready students demonstrate creativity and innovation while considering the environmental, social, and economic impacts of decisions.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>
<p><b>Session Eight: Growing Money</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Recognize the many options for growing money through investing— each with different terms, risks, and rewards.</li> <li>Express the correlation between risk and reward when investing.</li> </ul> <p><b>Concepts:</b> Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p><b>Skills:</b> Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Career &amp; Vocational Education</b></p> <p>CV12.4.2 College and career-ready students determine the meaning of symbols, key terms, and other content-specific words and phrases as they are used in technical context.</p> <p>CV12.5.3 College and career-ready students safely and ethically use current industry-standard tools and emerging technologies.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>

Revised Wyoming Standards effective Dec. 2014