

JA Personal Finance – Blended

Session Details	RI Instructional Standards	Common Core ELA	Literacy in History Social Studies
<p>Session One: Money for the Long Run</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>National Standards for Financial Literacy</p> <p>1.1 People choose jobs or careers for which they are qualified based on the income they expect to earn and the benefits, such as health insurance coverage or a retirement plan that they expect to receive.</p> <p>1.4 People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p>	<p>Grades 9-10</p> <p>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>Grades 11-12</p> <p>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>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12</p> <p>RH.3 RH.4</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>Social Studies</p> <p>E 1 (9-12) –1 Students demonstrate an understanding of basic economic concepts by...</p> <p>a. applying the concept that choices involve trade-offs in real world situations or historical contexts.</p> <p>b. applying the concept that economic choices often have long-run intended and unintended consequences in real world situations and historical contexts.</p>	<p>Grades 9-10</p> <p>RI.910.2 RI.910.4 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12</p> <p>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>Session Three: Anatomy of a Budget</p> <p>Objectives:</p> <p>The students will:</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>National Standards for Financial Literacy</p> <p>2.5 A budget includes fixed and variable expenses, as well as income, savings, and taxes.</p> <p>Prepare a monthly budget for a family given their income, savings goals, taxes, and list of fixed and variable expenses.</p> <p>2.6 People may revise their budget based on unplanned expenses and changes in income.</p>	<p>Grades 9-10 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	NA
<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>National Standards for Financial Literacy</p> <p>3.1 People choose between immediate spending and saving for future consumption. Some people have a tendency to be impatient, choosing immediate spending over saving for the future.</p> <p>3.3 Real interest rates typically are positive because people expect to be compensated for deferring the use of savings from the present into the future. Higher interest rates increase the rewards for saving.</p> <p>3.5 Money received (or paid) in the future can be compared to money held today by discounting the future value based on the rate of interest.</p>	<p>Grades 9-10 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>Grades 11-12 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>Grades 9-10 RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</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>National Standards for Financial Literacy</p> <p>4.1 Consumers can compare the cost of credit using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.</p> <p>4.6 Explain the concept of a credit score and what it indicates about a borrower. Explain why certain factors, such as having many credit cards with large lines of credit and large balances, might hurt a credit score.</p> <p>4.7 Provide two examples of how having a good credit score can benefit a person financially.</p>	<p>Grades 9-10</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>Grades 11-12</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>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>
<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>National Standards for Financial Literacy</p> <p>2.1 Consumer decisions are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.</p> <p>2.4 Consumers may be influenced by how the price of a good is expressed.</p> <p>2.5 People incur costs and realize benefits when searching for information related to their purchases of goods and services. The amount of information people should gather depends on the benefits and costs of the information.</p>	<p>Grades 9-10</p> <p>RI.910.2 RI.910.4 RI.910.8 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 L.1112.1 L.1112.4</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12</p> <p>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>National Standards for Financial Literacy</p> <p>2.7 Governments establish laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud.</p> <p>6.13 Describe problems that can occur when an individual is a victim of identity theft. Give specific examples of how online transactions, online banking, email scams, and telemarketing calls can make consumers vulnerable to identity theft.</p> <p>6.14 Recommend actions a victim of identity theft should take to limit losses and restore personal security.</p>	<p>Grades 9-10 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>Grades 11-12 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>Grades 9-10 RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</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>National Standards for Financial Literacy</p> <p>5.5 An investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.</p> <p>5.6 Shorter-term investments will likely have lower rates of return than longer-term investments.</p> <p>5.9 Give an example of a change in interest rates affecting the current value of a financial asset that pays returns in the future. Explain why the current value increases when interest rates fall.</p> <p>5.11 People vary in their willingness to take risks. The willingness to take risks depends on factors such as personality, income, and family situation.</p>	<p>Grades 9-10 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>Grades 11-12 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>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>