

# A Correlation: Tennessee Academic Standards and JA Finance Park



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[Tennessee Social Studies Standards](#)

[Tennessee Guidance Standards](#)

[Tennessee Standards for Personal Finance](#)

[TN ELA](#) and Math Standards

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# Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Tennessee Social Studies 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 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 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* Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. 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

Unit Description	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p><b>Unit 1: Income</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Rate their interests, abilities, and values.</li> <li>▪ Determine work preferences and match them to career choices</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Figure net monthly income</li> </ul>	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> <li>● Extract and paraphrase significant ideas and relevant information</li> <li>● Distinguish the difference between fact and opinion</li> <li>● Draw inferences and conclusions</li> </ul>	<p>AA3. Develop high expectations for achievement</p> <p>AA6. Build aspirations for postsecondary education and training</p> <p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p> <p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>6-12. SL.CC.1</p> <p>6-12. L.C SE. 1</p> <p>6-12. L.KL. 3</p> <p>6-12. L. AU.4</p>	<p>6.RP.A.3b</p> <p>6.NS.B.2</p> <p>6.NS.B.3</p> <p>6.NS.C.5</p> <p>6.SP.A.1</p> <p>6.SP.A.2</p> <p>7.RP.A.2b</p> <p>7.NS.A.2</p> <p>7.NS.A.3</p> <p>7.EE.A.1</p> <p>7.EE.A.2</p>
<p><b>Unit 2: Saving, Investing and Risk Management</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of various saving and investing options</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> <li>● Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals)</li> <li>● Graphic representations</li> </ul> <p>SSP.0 4 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> <li>● Demonstrate and defend an understanding of ideas</li> <li>● Compare and contrast viewpoints</li> </ul>	<p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CS5. Set clear, ambitious, and obtainable postsecondary goals</p>	<p>6-12. RI.KID.2</p> <p>6-12. SL.CC.1</p> <p>6-12. L.C SE. 1</p> <p>6-12. L.KL. 3</p> <p>6-12. L. AU.4</p>	<p>6.RP.A.3b</p> <p>6.NS.B.2</p> <p>6.NS.B.3</p> <p>6.NS.C.5</p> <p>6.SP.A.1</p> <p>6.SP.A.2</p> <p>7.RP.A.2b</p> <p>7.NS.A.2</p> <p>7.NS.A.3</p> <p>7.EE.A.1</p> <p>7.EE.A.2</p> <p>7.SP.C.5</p>

# JA Finance Park

Unit Description	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p><b>Unit 3: Debit and Credit</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide</li> <li>▪ Examine debit and credit cards and their use</li> <li>▪ Explain the benefits and common pitfalls of credit cards</li> <li>▪ Explain the benefits of debit cards</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money</li> </ul>	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> <li>● Extract and paraphrase significant ideas and relevant information</li> <li>● Distinguish the difference between fact and opinion</li> <li>● Draw inferences and conclusions</li> </ul> <p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> <li>● Recognize differences among multiple accounts</li> <li>● Establish validity by comparing and contrasting multiple sources</li> <li>● Frame appropriate questions for further investigation</li> </ul>	<p>SS1. Make ethical decisions and practice social responsibility</p> <p>SS4. Effectively collaborate with others, cooperate with diverse perspectives, and communicate effectively in a variety of situations</p> <p>SE2. Work effectively in diverse groups by developing and employing leadership and teamwork skills</p> <p>CS4. Communicate effectively using oral, written, and listening communications skill</p>	<p>6-12. SL.CC.1-2</p> <p>6-12. L.C SE. 1</p> <p>6-12. L. AU.4</p>	<p>6.RP.A.3b</p> <p>6.NS.B.2</p> <p>6.NS.B.3</p> <p>6.NS.C.5</p> <p>7.RP.A.2b</p> <p>7.NS.A.3</p> <p>7.SP.C.5</p> <p>8.SP.A.2</p>
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Compare teen and adult spending patterns</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Relate the need to save money to meet goals</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> <li>● Recognize differences among multiple accounts</li> <li>● Establish validity by comparing and contrasting multiple sources</li> <li>● Frame appropriate questions for further investigation</li> </ul>	<p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>6-12. RI.KID.1</p> <p>6-12. SL.CC.1</p> <p>6-12. L.C SE. 1</p> <p>6-12. L.KL. 3</p> <p>6-12. L. AU.4</p>	<p>6.NS.B.2</p> <p>6.NS.B.3</p> <p>6.NS.C.5</p> <p>7.NS.A.2</p> <p>7.NS.A.3</p> <p>7.EE.A.1</p> <p>7.EE.A.2</p>

# JA Finance Park

Unit Description	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p><b>Unit 5: Simulation and Debriefing</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Reflect on their simulation experience</li> </ul>	<p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> <li>● Recognize differences among multiple accounts</li> <li>● Establish validity by comparing and contrasting multiple sources</li> <li>● Frame appropriate questions for further investigation</li> </ul>	<p>SK2. Compare and contrast healthy and unhealthy behaviors</p> <p>SK3. Distinguish appropriate behaviors for a variety of settings and situations</p> <p>SS6. Assume responsibility for choices and consequences</p> <p>SS7. Positively manage behavior and choices by applying self-discipline and self-control</p> <p>SS8. Persevere through challenges to achieve goals</p>	<p>6-12. RI.KID.1</p> <p>6-12. W.TTP.1</p> <p>6-12. W.PDW.4</p> <p>6-12. W.RW.10</p>	<p>6.RP.A.3b</p> <p>6.NS.B.2</p> <p>6.NS.B.3</p> <p>6.NS.C.5</p> <p>7.RP.A.2b</p> <p>7.NS.A.2</p> <p>7.NS.A.3</p>

Unit Description	Personal Finance Standards	School Counseling Standards	TN ELA
<p><b>Unit 1: Income</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Tell the difference between abilities, interests, work preferences, and values</li> <li>▪ Identify career interests and goals as a way to earn future income</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)</li> <li>▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare</li> </ul>	<p>3) Complete one or more career aptitude surveys, analyze the results, and relate how the identified career aptitudes align with the student's strengths and interests. Evaluate education and training path options to prepare for identified jobs or careers of interest.</p> <p>7) Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deductions. Complete a 1040 and a W-4 Employee's Withholding Allowance paperwork, and analyze the W-2 Wage and Tax Statement for federal income tax purposes.</p>	<p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p> <p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1</p> <p>9-12. W.TTP.1</p> <p>9-12. W.PDW.4</p> <p>9-12. L.C SE. 1</p> <p>9-12. L. AU.4</p>

Unit Description	Personal Finance Standards	School Counseling Standards	TN ELA
<p><b>Unit 2: Saving, Investing and Risk Management</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of savings options and investment vehicles</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>15) Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth with financial stability and security.</p> <p>16) Conduct assessments of various types of identity theft situations and scams, then determine strategies and present a plan to safeguard and protect against identity theft. Design and present a plan to significantly lower and protect against risks. Determine steps that should be taken by a victim of identity theft to report the incident and re-establish identity.</p> <p>17) Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals. Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities</p>	<p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CS5. Set clear, ambitious, and obtainable postsecondary goals</p>	<p>9-12. RL.KID.1</p> <p>9-12. SL.CC.1</p> <p>9-12. W.TTP.1</p> <p>9-12. W.PDW.4</p> <p>9-12. W.RW.10</p> <p>9-12. L.C SE. 1</p> <p>9-12. L. AU.4</p>

Unit Description	Personal Finance Standards	School Counseling Standards	TN ELA
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide</li> <li>▪ Explain debit and credit cards and their uses</li> <li>▪ Identify the advantages and disadvantages related to credit and debit cards</li> <li>▪ Give examples of the best ways to build credit</li> <li>▪ Demonstrate why credit scores are important</li> </ul>	<p>11) Research a variety of financial institutions including digital financial services. Compare and contrast services and products such as checking accounts, savings accounts, certificates of deposits, etc. Identify one service that best supports the student’s personal financial goals and craft an argumentative essay supporting the choice.</p> <p>12) Evaluate the various sources and types of consumer credit, such as student loans, auto loans, store credit cards, flex loans, consumer installment loans, title loans, and payday loans. Draw conclusions about the types of credit best suited for financing and/or purchasing various goods and services, defending claims with specific textual evidence. Explain how taking on debt early in life may affect financial stability and security later in life.</p>	<p>SS1. Make ethical decisions and practice social responsibility</p> <p>SS4. Effectively collaborate with others, cooperate with diverse perspectives, and communicate effectively in a variety of situations</p> <p>SE2. Work effectively in diverse groups by developing and employing leadership and teamwork skills</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>9-12. SL.CC.1</p> <p>9-12. SL.PKI.4</p> <p>9-12. L.C SE. 1</p> <p>9-12. L. AU.4</p>
<p><b>Unit 4: Budget+</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Distinguish between different kinds of budgets</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>8) Using money management tools such as online computer-based budgeting tools, cost of living calculators, or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p> <p>9) Using research from local sources (such as newspapers, chambers of commerce, local government, and company websites), create a monthly personal budget that reflects household living expenses, taxes, potential savings, and an emergency fund. Develop a saving/spending plan for a week and track actual spending for comparison</p>	<p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>9-12. RL.KID.1</p> <p>9-12. SL.CC.1</p> <p>9-12. SL.PKI.4</p> <p>9-12. L.C SE. 1</p> <p>9-12. L. AU.4</p>



Unit Description	Personal Finance Standards	School Counseling Standards	TN ELA
<p><b>Unit 5: Simulation and Debriefing</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes</li> <li>▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts</li> <li>▪ Demonstrate originality and creativity</li> <li>▪ Build confidence, self-esteem, and teamwork skills</li> </ul>	<p>1) Define the concept of personal finance.</p> <p>2) Write short term (a year or less), mid-term (1 – 5 years), and long term (over 5 years), personal financial goals, defining desired education, career, and earning milestones, and saving and spending plans..</p> <p>11. Using a banking transaction scenario, demonstrate an ability to:</p> <p>a. Reconcile an account</p> <p>b. Write a check</p> <p>c. Verify account accuracy</p>	<p>SK2. Compare and contrast healthy and unhealthy behaviors</p> <p>SK3. Distinguish appropriate behaviors for a variety of settings and situations</p> <p>SS6. Assume responsibility for choices and consequences</p> <p>SS7. Positively manage behavior and choices by applying self-discipline and self-control</p> <p>SS8. Persevere through challenges to achieve goals</p> <p>SE2. Work effectively in diverse groups by developing and employing leadership and teamwork skills</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>9-12 RI.KID. 1</p> <p>9-12 RI.CS.4</p> <p>9-12 RI.IKI. 8</p> <p>9-12. W.TTP.1</p> <p>9-12. W.PDW.4</p> <p>9-12. W.RW.10</p> <p>9-12. SL.CC.1</p> <p>9-12. SL.PKI.4-6</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p>