

A Correlation: Tennessee Academic Standards And JA Finance Park



Updated February/March 2025
[Tennessee Social Studies Standards](#)
[Tennessee Guidance Standards](#)
[Tennessee Standards for Personal Finance](#)
[TN ELA](#) and [Math](#) Standards
[Tennessee Career Awareness Standards](#)
[Tennessee Career Exploration Standards](#)
[Tennessee Social Health 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* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. 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 Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

JA Finance Park Entry (Traditional)

| Unit Description | Social Studies and Personal Finance Standards | School Counseling, Social Health, Career Awareness, and Career Exploration Standards | TN ELA TN Math |
|--|---|---|---|
| <p>Unit 1: Income</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ 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 | <p><u>Social Studies</u></p> <p>SSP.02. Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> • Printed materials • Graphic representations • Artifacts • Media and technology sources <p>SSP.04 Construct and communicate arguments by citing supporting evidence to:</p> <ul style="list-style-type: none"> • Demonstrate and defend an understanding of ideas • Compare and contrast viewpoints • Illustrate cause and effect • Predict likely outcomes • Devise new outcomes or solutions <p><u>Personal Finance</u></p> <p>1.1 Personal Finance: Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p> <p>2.1 Aptitudes, Strengths, and Interests: 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>2.2 Career Research: Using the career focus identified, create an annotated chart, table, or graphic to evaluate:</p> <ol style="list-style-type: none"> a. education and training including admission requirements and tuition requirements, b. available positions, c. salaries, d. cost vs. benefits of educational/training, e. potential lifetime earning, f. employer benefits, and g. possible need for relocation to advance <p>2.5 Take Home Pay: 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><u>Student Counseling</u></p> <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><u>Social Health</u></p> <p>4.1 Career Survey: Complete one or more career-choice survey instruments. Evaluate personal interests, traits, abilities, and goals to maximize future educational and career opportunities.</p> <p><u>Career Exploration</u></p> <p>1. Summarize the results of a career assessment tool to develop a personal profile. Ensure summaries cite specific textual evidence from the results, such as individual strengths and abilities, and compare and contrast results with prior knowledge or opinions. Throughout the course, continue to reference the results of the profile to connect individual strengths and interests with goal-setting, planning, and projects.</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> |

JA Finance Park Entry (Traditional)

| Unit Description | Social Studies and Personal Finance Standards | School Counseling, Social Health, Career Awareness, and Career Exploration Standards | TN ELA TN Math |
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| <p>Unit 2: Saving, Investing and Risk Management</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 | <p><u>Social Studies</u></p> <p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials Graphic representations Artifacts Media and technology sources <p>SSP.04 Construct and communicate arguments by citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <p>E.42 Explain the role of banks and other financial institutions in the U.S. economy.</p> <p><u>Personal Finance</u></p> <p>5.1 Insurance: 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>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p><u>Student Counseling</u></p> <p>CS4. Communicate effectively using oral, written, and listening communication skills</p> <p>CS5. Set clear, ambitious, and obtainable postsecondary goals</p> <p><u>Social Health</u></p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate 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>TN Math</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 Entry (Traditional)

| Unit Description | Social Studies and Personal Finance Standards | School Counseling, Social Health, Career Awareness, and Career Exploration Standards | TN ELA TN Math |
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| <p>Unit 3: Debit and Credit</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 | <p><u>Social Studies</u></p> <p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials Graphic representations Artifacts Media and technology sources <p>SSP.04 Construct and communicate arguments by citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <p>E.42 Explain the role of banks and other financial institutions in the U.S. economy.</p> <p>E.42 Explain the role of banks and other financial institutions in the U.S. economy.</p> <p><u>Personal Finance</u></p> <p>4.1 Consumer Credit: 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>4.3 Cost of Borrowing: Citing evidence found in credit applications, compare and contrast various types of credit and calculate the real cost of borrowing. Explain factors that can affect the approval process associated with each type. Identify typical information and procedures required in the credit application process. Analyze factors associated with the purchase of an automobile and defend a specific buying decision, including: a. Define and understand factors most often included in negotiations (such as cash vs. financing, inclusion of trade-in, etc.). b. Evaluate costs and benefits of different service contract and/or warranty options. c. Compare and contrast available financing options based on consumer characteristics and size of down payment. d. Discuss the differences in owning vs. leasing a car (such as down payment, terms, and contracts).</p> | <p><u>Student Counseling</u></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 skill</p> <p><u>Social Health</u></p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals</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>TN Math</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> |

JA Finance Park Entry (Traditional)

| Unit Description | Social Studies and Personal Finance Standards | School Counseling, Social Health, Career Awareness, and Career Exploration Standards | TN ELA TN Math |
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| <p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ 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 | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> ● Recognize differences among multiple accounts ● Establish validity by comparing and contrasting multiple sources ● Frame appropriate questions for further investigation <p>E.42 Explain the role of banks and other financial institutions in the U.S. economy.</p> <p><u>Personal Finance</u></p> <p>1.2 Goals: 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. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p> <p>3.1 Net Worth: Using money management tools such as online computer-based budgeting tools or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p> <p>3.2 Monthly Budget: Using research from local sources (such as cost of living calculators, 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>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p><u>Student Counseling</u></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><u>Social Health</u></p> <p>3.2 Crisis and Conflict Management: Examine methods of coping with personal and family change or crisis. Evaluate positive parent-child and sibling communication. Explore conflict management, negotiation, problem-solving and anger-control strategies. Research and compile a list of resources (e.g., counseling, hotlines, support groups, etc.) for help in challenging circumstances.</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> <p><u>Career Awareness</u></p> <p>5. Define the attributes of a SMART (specific, measurable, attainable, relevant, time-based) goal. Create a set of SMART goals for an upcoming project.</p> <p>6. Apply time management skills to your SMART goals or projects and evaluate how your actions contributed to achieving your timely results through demonstration of the following skills:</p> <ol style="list-style-type: none"> Personal organization Prioritizing work Creating schedules Setting deadlines | <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>TN Math</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 Entry (Traditional)

| Unit Description | Social Studies and Personal Finance Standards | School Counseling, Social Health, Career Awareness, and Career Exploration Standards | TN ELA TN Math |
|--|---|---|---|
| <p>Unit 5: Simulation and Debriefing</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Create a family budget using hypothetical life situations Make saving and investment decisions Reflect on their simulation experience | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> Recognize differences among multiple accounts Establish validity by comparing and contrasting multiple sources Frame appropriate questions for further investigation <p><u>Personal Finance</u></p> <p>1.2 Goals: 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. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p> <p>3.1 Net Worth: Using money management tools such as online computer-based budgeting tools or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p> <p>3.2 Monthly Budget: Using research from local sources (such as cost of living calculators, 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>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p><u>Student Counseling</u></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><u>Social Health</u></p> <p>3.2 Crisis and Conflict Management: Examine methods of coping with personal and family change or crisis. Evaluate positive parent-child and sibling communication. Explore conflict management, negotiation, problem-solving and anger-control strategies. Research and compile a list of resources (e.g., counseling, hotlines, support groups, etc.) for help in challenging circumstances.</p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate 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>TN Math</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> |

JA Finance Park Entry (PBL)

| Unit Description | Social Studies and Personal Finance Standards | Middle School CTE Standards | TN ELA |
|--|---|---|---|
| <p>Unit 1: Income</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 | <p>Social Studies</p> <p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> Recognize differences among multiple accounts Establish validity by comparing and contrasting multiple sources Frame appropriate questions for further investigation <p>Personal Finance</p> <p>1.1 Personal Finance: Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p> <p>1.2 Goals: Write short term, mid-term, and long term (over 5 years), personal financial goals, defining desired education, career, and earning milestones, and saving and spending plans. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p> <p>2.1 Aptitudes, Strengths, and Interests: 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>2.2 Career Research: Using the career focus identified, create an annotated chart, table, or graphic to evaluate:</p> <ol style="list-style-type: none"> education and training including admission requirements and tuition requirements, available positions, salaries, cost vs. benefits of educational/training, potential lifetime earning, employer benefits, and possible need for relocation to advance <p>2.5 Take Home Pay: Describe factors affecting take-home pay such as tax withholdings, benefits 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>Student Counseling</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>Social Health</p> <p>4.1 Career Survey: Complete one or more career-choice survey instruments. Evaluate personal interests, traits, abilities, and goals to maximize future educational and career opportunities</p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them</p> <p>Career Awareness</p> <p>5. Define the attributes of a SMART (specific, measurable, attainable, relevant, time-based) goal. Create a set of SMART goals for an upcoming project</p> <p>20. Explore available occupations and career fields using a variety of available sources, such as print, online, interviews with business representatives, job shadowing, tours, guest speakers, career fairs, videos, and simulated work activities/products. Compare results of research to available career opportunities in the local community or region using job sourcing and career exploration websites</p> <p>21. Develop a chart, table, or graphic to compare characteristics of interesting careers, such as alignment to personal interest and aptitude, education requirements, available positions, salaries, potential lifetime earnings, typical duties, working conditions, and employer benefits</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> |

JA Finance Park Entry (PBL)

| Unit Description | Social Studies and Personal Finance Standards | Middle School CTE Standards | TN ELA |
|--|--|--|---|
| <p>Unit 2: Saving, Investing and Risk Management</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 | <p>Social Studies</p> <p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> Recognize differences among multiple accounts Establish validity by comparing and contrasting multiple sources Frame appropriate questions for further investigation <p>SSP.04 Construct and communicate arguments by citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <p>Personal Finance</p> <p>3.2 Monthly Budget: Using research from local sources (such as cost of living calculators, 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>5.1 Insurance: 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>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p>Student Counseling</p> <p>CS4. Communicate effectively using oral, written, and listening communication skills</p> <p>CS5. Set clear, ambitious, and obtainable postsecondary goals</p> <p>Social Health</p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate 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> |

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| Unit Description | Social Studies and Personal Finance Standards | Middle School CTE Standards | TN ELA |
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| <p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> Recognize differences among multiple accounts Establish validity by comparing and contrasting multiple sources Frame appropriate questions for further investigation <p>SSP.04 Construct and communicate arguments by citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <p><u>Personal Finance</u></p> <p>3.4 Financial Institutions: 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. Using a banking transaction scenario, demonstrate an ability to:</p> <ol style="list-style-type: none"> reconcile an account, write a check, and verify account accuracy <p>4.1 Consumer Credit: 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>4.3 Cost of Borrowing: Citing evidence found in credit applications, compare and contrast various types of credit and calculate the real cost of borrowing.</p> | <p><u>Student Counseling</u></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 communication skills</p> <p><u>Social Health</u></p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals</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> |

JA Finance Park Entry (PBL)

| Unit Description | Social Studies and Personal Finance Standards | Middle School CTE Standards | TN ELA |
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| <p>Unit 4: Budget+</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 and 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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> • 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 | <p>Social Studies</p> <p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> • Recognize differences among multiple accounts • Establish validity by comparing and contrasting multiple sources • Frame appropriate questions for further investigation <p>SSP.04 Construct and communicate arguments by citing supporting evidence to:</p> <ul style="list-style-type: none"> • Demonstrate and defend an understanding of ideas • Compare and contrast viewpoints • Illustrate cause and effect • Predict likely outcomes • Devise new outcomes or solutions <p>Personal Finance</p> <p>1.2 Goals: 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. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p> <p>3.1 Net Worth: Using money management tools such as online computer-based budgeting tools or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p> <p>3.2 Monthly Budget: Using research from local sources (such as cost of living calculators, 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>Student Counseling</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>Social Health</p> <p>3.2 Crisis and Conflict Management: Examine methods of coping with personal and family change or crisis. Evaluate positive parent-child and sibling communication. Explore conflict management, negotiation, problem-solving and anger-control strategies. Research and compile a list of resources (e.g., counseling, hotlines, support groups, etc.) for help in challenging circumstances.</p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> <p>Career Awareness</p> <p>5. Define the attributes of a SMART (specific, measurable, attainable, relevant, time-based) goal. Create a set of SMART goals for an upcoming project</p> <p>6. Apply time management skills to your SMART goals or projects and evaluate how your actions contributed to achieving your timely results through demonstration of the following skills:</p> <ol style="list-style-type: none"> a. Personal organization b. Prioritizing work c. Creating schedules d. Setting deadlines | <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> |

JA Finance Park Entry (PBL)

| Unit Description | Social Studies and Personal Finance Standards | Middle School CTE Standards | TN ELA |
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| <p>Unit 5: Simulation and Debriefing</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> 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 | <p>Social Studies</p> <p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> Recognize differences among multiple accounts Establish validity by comparing and contrasting multiple sources Frame appropriate questions for further investigation <p>SSP.04 Construct and communicate arguments by citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <p>Personal Finance</p> <p>1.1 Personal Finance: Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p> <p>3.1 Net Worth: Using money management tools such as online computer-based budgeting tools or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p> <p>3.2 Monthly Budget: Using research from local sources (such as cost of living calculators, 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>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p>Student Counseling</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 communication skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p>Social Health</p> <p>3.2 Crisis and Conflict Management: Examine methods of coping with personal and family change or crisis. Evaluate positive parent-child and sibling communication. Explore conflict management, negotiation, problem-solving and anger-control strategies. Research and compile a list of resources (e.g., counseling, hotlines, support groups, etc.) for help in challenging circumstances.</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> <p>Career Awareness</p> <p>6. Apply time management skills to your SMART goals or projects and evaluate how your actions contributed to achieving your timely results through demonstration of the following skills:</p> <ol style="list-style-type: none"> Personal organization Prioritizing work Creating schedules Setting deadlines | <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> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies and Personal Finance Standards | School Counseling, Social Health, Career Awareness, and Career Exploration Standards | TN ELA |
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| <p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Biz</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Examine careers and corresponding career clusters. Apply interests and skills to specific career clusters. Research possible careers within a chosen career cluster. Analyze how interests and skills may relate to a specific career cluster. | <p><u>Social Studies</u></p> <p>SSP. 01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials Graphic representations Field observations/ Landscape analysis Artifacts Media and technology sources <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation <p><u>Personal Finance</u></p> <p>2.1 Aptitudes, Strengths, and Interests: 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>2.2 Career Research: Using the career focus identified, create an annotated chart, table, or graphic to evaluate:</p> <ol style="list-style-type: none"> education and training including admission requirements and tuition requirements, available positions, salaries, cost vs. benefits of educational/training, potential lifetime earning, employer benefits, and possible need for relocation to advance | <p><u>Student Counseling</u></p> <p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CK1. Research and appraise characteristics of a variety of traditional and nontraditional occupations</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p><u>Social Health</u></p> <p>4.1 Career Survey: Complete one or more career-choice survey instruments. Evaluate personal interests, traits, abilities, and goals to maximize future educational and career opportunities.</p> <p>4.2 Career Clusters: Research one of the sixteen nationally recognized career clusters and identify three to five possible careers in that cluster. Determine the knowledge, skills, and attributes associated with the occupations. Compare and contrast the educational and licensing requirements for obtaining a position and for career advancement.</p> <p><u>Career Awareness</u></p> <p>20. Explore available occupations and career fields using a variety of available sources,. Compare results of research to available career opportunities in the local community or region using job sourcing and career exploration websites</p> <p>21. Develop a chart, table, or graphic to compare characteristics of interesting careers, such as alignment to personal interest and aptitude, education requirements, available positions, salaries, potential lifetime earnings, typical duties, working conditions, and employer benefits</p> <p>25. Identify multiple major employers at the local and state level. Create a list of interesting careers you may find with each company. Compare these skills to your results from a career assessment tool.</p> | <p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9- 12.W.TT P.2</p> <p>9- 12.W.P DW.4</p> <p>9-12. W.PDW. 6</p> <p>9-12. W.RBPK. 8</p> <p>9-12. SL.CC.1- 3</p> <p>9-12. SL.PK1.4- 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> |

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| Unit Description and Objectives | Social Studies and Personal Finance Standards | School Counseling, Social Health, Career Awareness, and Career Exploration Standards | TN ELA |
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| | | <p><u>Career Exploration</u></p> <p>1. Summarize the results of a career assessment tool (such as, but not limited to, instruments determining interest and aptitudes, personality traits, learning styles, career choice alignments, personal values, etc.) to develop a personal profile. Ensure summaries cite specific textual evidence from the results, such as individual strengths and abilities, and compare and contrast results with prior knowledge or opinions. Throughout the course, continue to reference the results of the profile to connect individual strengths and interests with goal-setting, planning, and projects.</p> <p>2. With the support of a career assessment tool, engage in self-reflection to evaluate personal goals, skills, and interests to apply findings to research a career pathway or career sector.</p> | |
| <p>Theme 1 Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the difference between gross pay and net pay. Identify the components on an earnings statement (pay stub) that affect net income. Calculate net monthly income after removing taxes, benefits, and other deductions. | <p>Social Studies</p> <p>SSP. 01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials Graphic representations Field observations/ Landscape analysis Artifacts Media and technology sources <p>Personal Finance</p> <p>2.5 Take Home Pay: 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><u>Student Counseling</u></p> <p>AA2. Display positive attitude toward work and learning</p> <p>AA3. Develop high expectations for achievement</p> <p><u>Social Health</u></p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals</p> | <p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-3</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> |

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| <p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the benefits of postsecondary education, including trade schools and military service. Identify the income projection for a variety of careers. Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. | <p><u>Social Studies</u></p> <p>SSP. 01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials Graphic representations Field observations/ Landscape analysis Artifacts Media and technology sources <p>SSP.04 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p><u>Personal Finance</u></p> <p>2.1 Aptitudes, Strengths, and Interests: 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>2.2 Career Research: Using the career focus identified, create an annotated chart, table, or graphic to evaluate:</p> <ol style="list-style-type: none"> education and training including admission requirements and tuition requirements, available positions, salaries, cost vs. benefits of educational/training, potential lifetime earning, employer benefits, and possible need for relocation to advance <p>2.3 Postsecondary Financing: Explore and evaluate options for financing postsecondary education. Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education financial aid by completing an application. Identify strategies for reducing the overall cost of postsecondary education, including the impact of scholarships, grants, work study, and other assistance and the application process</p> <p>2.4 Borrowing for College: Explain the impact borrowing money to finance college could have on future financial stability and security. Research multiple viewpoints that support or question the use of student loan debt in paying for postsecondary education.</p> | <p><u>Student Counseling</u></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><u>Social Health</u></p> <p>4.1 Career Survey: Complete one or more career-choice survey instruments. Evaluate personal interests, traits, abilities, and goals to maximize future educational and career opportunities</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals</p> <p><u>Career Awareness</u></p> <p>20. Explore available occupations and career fields using a variety of available sources, such as print, online, interviews with business representatives, job shadowing, tours, guest speakers, career fairs, videos, and simulated work activities/products. Compare results of research to available career opportunities in the local community or region using job sourcing and career exploration websites</p> <p>21. Develop a chart, table, or graphic to compare characteristics of interesting careers, such as alignment to personal interest and aptitude, education requirements, available positions, salaries, potential lifetime earnings, typical duties, working conditions, and employer benefits</p> <p>24. Understand the similarities and differences among community, technical, and four-year residential colleges within the same geographic region. Compare and contrast each option.</p> | <p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-3</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> |
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| Unit Description and Objectives | Social Studies and Personal Finance Standards | School Counseling, Social Health, Career Awareness, and Career Exploration Standards | TN ELA |
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| <p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> • Use rational and considered decision-making steps to select financial goals and priorities. • Explain how decisions made today can impact the future | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> • Establish accuracy and validity by comparing sources to each other • Recognize disparities among multiple accounts • Frame appropriate questions for further investigation <p>SSP.04 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> • Demonstrate and defend an understanding of ideas • Compare and contrast viewpoints • Illustrate cause and effect • Predict likely outcomes • Devise new outcomes or solutions <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p><u>Personal Finance</u></p> <p>1.1 Personal Finance: Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p> <p>1.2 Goals: 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. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p> | <p><u>Student Counseling</u></p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>SS8. Persevere through challenges to achieve goals</p> <p><u>Social Health</u></p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them.</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> <p><u>Career Awareness</u></p> <p>5. Define the attributes of a SMART (specific, measurable, attainable, relevant, time-based) goal. Create a set of SMART goals for an upcoming project</p> | <p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-2</p> <p>9-12. SL.PKI.5</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU. 4-6</p> |

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| Unit Description and Objectives | Social Studies and Personal Finance Standards | School Counseling, Social Health, Career Awareness, and Career Exploration Standards | TN ELA |
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| <p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize some of the reasons why people might spend more than they earn. Identify and use parts of a budget. List the long-term effects of overspending. | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p><u>Personal Finance</u></p> <p>3.1 Net Worth: Using money management tools such as online computer-based budgeting tools or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p> <p>3.2 Monthly Budget: Using research from local sources (such as cost of living calculators, 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><u>Student Counseling</u></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>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p><u>Social Health</u></p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals</p> <p><u>Career Awareness</u></p> <p>6. Apply time management skills to your SMART goals or projects and evaluate how your actions contributed to achieving your timely results through demonstration of the following skills:</p> <ol style="list-style-type: none"> Personal organization Prioritizing work Creating schedules Setting deadlines | <p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-2</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU. 4-6</p> |

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| <p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize strategies for managing risk. List the benefits of having insurance for risk management. Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. Compare insurance policies. | <p><u>Social Studies</u></p> <p>SSP.04 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <p><u>Personal Finance</u></p> <p>2.5 Take Home Pay: 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>5.1 Insurance: 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><u>Student Counseling</u></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>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p><u>Social Health</u></p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals</p> | <p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-2</p> <p>9-12. SL.PKI.4-5</p> <p>9-12.W.TT P.1-2</p> <p>9-12.W.P DW.4</p> <p>9-12. W.PDW.6</p> <p>9-12. W.RBPk.7-8</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p> |

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| Unit Description and Objectives | Social Studies and Personal Finance Standards | School Counseling, Social Health, Career Awareness, and Career Exploration Standards | TN ELA |
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| <p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize different investment options. Compare the benefits and risks of various investment options. Create a diversified investment portfolio that maximizes profit | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation <p>SSP.04 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <p><u>Personal Finance</u></p> <p>1.2 Goals: 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. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p> <p>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p><u>Student Counseling</u></p> <p>AS5. Exhibit creativity</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>SS6. Assume responsibility for choices and consequences</p> <p><u>Social Health</u></p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> | <p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-2</p> <p>9-12. SL.PKI. 5</p> <p>9-12.W.TT P.1-2</p> <p>9-12. W.RBPK. 8</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p> |

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| <p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify key learnings from the JA Finance Park simulation. Analyze and apply lessons learned to future career and money management goals. | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation <p><u>Personal Finance</u></p> <p>1.1 Personal Finance: Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p> <p>1.2 Goals: 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. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p> <p>2.1 Aptitudes, Strengths, and Interests: 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>2.2 Career Research: Using the career focus identified, create an annotated chart, table, or graphic to evaluate:</p> <ol style="list-style-type: none"> education and training including admission requirements and tuition requirements, available positions, salaries, cost vs. benefits of educational/training, potential lifetime earning, employer benefits, and possible need for relocation to advance | <p><u>Student Counseling</u></p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p><u>Social Health</u></p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> <p><u>Career Awareness</u></p> <p>5. Define the attributes of a SMART (specific, measurable, attainable, relevant, time-based) goal. Create a set of SMART goals for an upcoming project</p> <p>20. Explore available occupations and career fields using a variety of available sources, such as print, online, interviews with business representatives, job shadowing, tours, guest speakers, career fairs, videos, and simulated work activities/products. Compare results of research to available career opportunities in the local community or region using job sourcing and career exploration websites</p> <p>21. Develop a chart, table, or graphic to compare characteristics of interesting careers, such as alignment to personal interest and aptitude, education requirements, available positions, salaries, potential lifetime earnings, typical duties, working conditions, and employer benefits</p> | <p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-2</p> <p>9-12. SL.PKI.4-6</p> <p>9-12.W.TT P.1-2</p> <p>9-12.W.PD W.4</p> <p>9-12.W.PDW. 6</p> <p>9-12.W.RBPK. 7-8</p> <p>9-12.L. CSE. 1-2</p> <p>9-12.L. KL.3</p> <p>9-12.L.VAU.4-6</p> |

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| Theme One: Employment and Income | | | |
| <p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics. Develop a plan for building entrepreneurial skills. | <p><u>Social Studies</u></p> <p>E.02 Define land, labor, capital, and entrepreneurship, and explain why they are necessary for the production of goods and services.</p> <p><u>Personal Finance</u></p> <p>2.1 Aptitudes, Strengths, and Interests: 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>2.2 Career Research: Using the career focus identified, create an annotated chart, table, or graphic to evaluate:</p> <ol style="list-style-type: none"> education and training including admission requirements and tuition requirements, available positions, salaries, cost vs. benefits of educational/training, potential lifetime earning, employer benefits, and possible need for relocation to advance | <p><u>Student Counseling</u></p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CE3. Pursue and develop competency in areas of career interest</p> <p><u>Social Health</u></p> <p>4.3 Employability Skills: Research and demonstrate employability skills such as working in a group, problem-solving, and organizational skills. Differentiate between hard and soft skills and describe the importance of soft skills in the workplace and the classroom</p> <p><u>Career Awareness</u></p> <p>22. Research the backgrounds of successful entrepreneurs. Compare and contrast various skills, experiences, and academic strengths associated with entrepreneurship.</p> <p><u>Career Exploration</u></p> <p>11. Understand the role of entrepreneurship in the U.S. economy. Research a well-known entrepreneur and prepare a report on his or her entrepreneurial characteristics and the problem the entrepreneurship sought to address</p> |

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| <p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. Develop a plan for preparing for job loss. Identify professional development and job retraining opportunities to help when job loss happens. | <p><u>Personal Finance</u></p> <p>2.2 Career Research: Using the career focus identified, create an annotated chart, table, or graphic to evaluate:</p> <ul style="list-style-type: none"> a. education and training including admission requirements and tuition requirements, b. available positions, c. salaries, d. cost vs. benefits of educational/training, e. potential lifetime earning, f. employer benefits, and g. possible need for relocation to advance | <p><u>Student Counseling</u></p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p><u>Social Health</u></p> <p>3.2 Crisis and Conflict Management: Examine methods of coping with personal and family change or crisis. Evaluate positive parent-child and sibling communication. Explore conflict management, negotiation, problem-solving and anger-control strategies. Research and compile a list of resources</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals</p> |

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| <p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. | <p><u>Social Studies</u></p> <p>SSP.04 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions | <p><u>Student Counseling</u></p> <p>AA2. Display positive attitude toward work and learning</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p> <p>SS6. Assume responsibility for choices and consequences</p> <p><u>Social Health</u></p> <p>4.3 Employability Skills: Research and demonstrate employability skills such as working in a group, problem-solving, and organizational skills. Differentiate between hard and soft skills and describe the importance of soft skills in the workplace and the classroom.</p> <p><u>Career Awareness</u></p> <p>10. Distinguish between values, beliefs, and strengths and understand how they foster success in life. Understand how respect for others' values, beliefs, and strengths leads to success in group settings</p> <p>11. Evaluate the impact of positive and negative personal choices, including the use of electronic communication and engagement on social media platforms, and how it affects a positive self-concept.</p> |

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| <p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Explain the purpose of the W-4 form. Examine the employee sections of the W-4 form | <p>Social Studies</p> <p>SSP.04 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <p>Personal Finance</p> <p>2.5 Take Home Pay: 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>Student Counseling</p> <p>AA2. Display positive attitude toward work and learning</p> <p>SS1. Make ethical decisions and practice social responsibility</p> |
| Theme Two: Employment and Education | | | |
| <p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Explain the rationale for completing the FAFSA form. Identify the resources and information required for the FAFSA form. Develop an action plan for completing the FAFSA form. | <p>Personal Finance</p> <p>2.3 Postsecondary Financing: Explore and evaluate options for financing postsecondary education. Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education financial aid by completing an application. Identify strategies for reducing the overall cost of postsecondary education, including the impact of scholarships, grants, work study, and other assistance and the application process May 2023 Page 4</p> <p>2.4 Borrowing for College: Explain the impact borrowing money to finance college could have on future financial stability and security. Research multiple viewpoints that support or question the use of student loan debt in paying for postsecondary education. Assess the extent to which the reasoning and evidence presented support the author's claim. Citing specific textual evidence, craft an argumentative essay that either supports or opposes the use of student loan debt, developing both claim(s) and counterclaim(s) fairly.</p> | <p>Student Counseling</p> <p>AA2. Display positive attitude toward work and learning</p> <p>SS1. Make ethical decisions and practice social responsibility</p> |

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| <p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Use a process to develop a career plan. Identify career choices that match interests and abilities Develop a SMART goal to help achieve a chosen career. | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation <p><u>Personal Finance</u></p> <p>1.2 Goals: 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. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p> <p>2.1 Aptitudes, Strengths, and Interests: 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>2.2 Career Research: Using the career focus identified, create an annotated chart, table, or graphic to evaluate:</p> <ol style="list-style-type: none"> education and training including admission requirements and tuition requirements, available positions, salaries, cost vs. benefits of educational/training, potential lifetime earning, employer benefits, and possible need for relocation to advance | <p><u>Student Counseling</u></p> <p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CE2. Assess and modify educational plan to support changes in educational and career goals</p> <p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p><u>Social Health</u></p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them.</p> <p><u>Career Awareness</u></p> <p>5. Define the attributes of a SMART (specific, measurable, attainable, relevant, time-based) goal. Create a set of SMART goals for an upcoming project</p> <p>11. Evaluate the impact of positive and negative personal choices, including the use of electronic communication and engagement on social media platforms, and how it affects a positive self-concept.</p> <p>20. Explore available occupations and career fields using a variety of available sources, such as print, online, interviews with business representatives, job shadowing, tours, guest speakers, career fairs, videos, and simulated work activities/products. Compare results of research to available career opportunities in the local community or region using job sourcing and career exploration websites</p> <p><u>Career Exploration</u></p> <p>1. Summarize the results of a career assessment tool to develop a personal profile. Ensure summaries cite specific textual evidence from the results, such as individual strengths and abilities, and compare and contrast results with prior knowledge or opinions. Throughout the course, continue to reference the results of the profile to connect individual strengths and interests</p> |
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| | | | <p>with goal-setting, planning, and projects.</p> <p>2. With the support of a career assessment tool, engage in self-reflection to evaluate personal goals, skills, and interests to apply findings to research a career pathway or career sector</p> |
| <p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p> | <p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> • Establish accuracy and validity by comparing sources to each other • Recognize disparities among multiple accounts • Frame appropriate questions for further investigation | <p><u>Student Counseling</u></p> <p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AA3. Develop high expectations for achievement</p> <p>AE1. Experience academic growth and success</p> <p>AE2. Engage and persevere in challenging coursework</p> <p><u>Career Awareness</u></p> <p>15. Identify academic strengths and areas for improvement. Apply specific strategies to positively impact school performance, such as asking for help when needed, using appropriate communication skills, and applying feedback from teachers</p> <p><u>Career Exploration</u></p> <p>5. Evaluate current academic progress and how it aligns to future career goals. Identify and articulate academic strengths and areas for improvement.</p> |
| <p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p> | <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> • Establish accuracy and validity by comparing sources to each other • Recognize disparities among multiple accounts • Frame appropriate questions for further investigation | <p><u>Student Counseling</u></p> <p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AA3. Develop high expectations for achievement</p> <p><u>Social Health</u></p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals</p> |

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| <p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Identify a savings goal and plan. Contrast grants and scholarships with student loans. Explain the responsibilities associated with student loan debt. | <p>Social Studies</p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>Personal Finance</p> <p>2.4 Borrowing for College: Explain the impact borrowing money to finance college could have on future financial stability and security. Research multiple viewpoints that support or question the use of student loan debt in paying for postsecondary education. Assess the extent to which the reasoning and evidence presented support the author's claim. Citing specific textual evidence, craft an argumentative essay that either supports or opposes the use of student loan debt, developing both claim(s) and counterclaim(s) fairly.</p> <p>4.1 Consumer Credit: 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>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p>Student Counseling</p> <p>AA6. Build aspirations for postsecondary education and training</p> <p>AS4. Utilize resources to overcome barriers to learning</p> <p>SS6. Assume responsibility for choices and consequences</p> <p>Social Health</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> <p>Career Awareness</p> <p>5. Define the attributes of a SMART (specific, measurable, attainable, relevant, time-based) goal. Create a set of SMART goals for an upcoming project</p> |

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| <p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p> | <p>Students will:</p> <ul style="list-style-type: none"> Compare benefits of buying and leasing a car. Identify costs associated with buying and owning a car. Explain benefits of buying new and used cars. Analyze costs and features of several vehicles to identify the best car for one's needs. | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation <p><u>Personal Finance</u></p> <p>3.3 Consumer Protection: Understand the availability of consumer protection laws, agencies, and resources. Investigate the availability and reliability of resources to assist consumers in making buying decisions (include national, state, and local resources, as appropriate).</p> <p>4.3 Cost of Borrowing: Citing evidence found in credit applications, compare and contrast various types of credit and calculate the real cost of borrowing. Explain factors that can affect the approval process associated with each type. Identify typical information and procedures required in the credit application process. Analyze factors associated with the purchase of an automobile and defend a specific buying decision, including: a. Define and understand factors most often included in negotiations (such as cash vs. financing, inclusion of trade-in, etc.). b. Evaluate costs and benefits of different service contract and/or warranty options. c. Compare and contrast available financing options based on consumer characteristics and size of down payment. d. Discuss the differences in owning vs. leasing a car (such as down payment, terms, and contracts).activities used to maintain a good credit score.</p> | <p><u>Student Counseling</u></p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>SS9. Select and utilize appropriate coping skills in the face of a specific challenge</p> <p><u>Social Health</u></p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> |

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| <p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Compare cost of living in different states. Discover the different median wage for different states and occupations. Make a four-step plan for the future. | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation <p><u>Personal Finance</u></p> <p>1.2 Goals: 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. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p> <p>2.2 Career Research: Using the career focus identified, create an annotated chart, table, or graphic to evaluate:</p> <ol style="list-style-type: none"> education and training including admission requirements and tuition requirements, available positions, salaries, cost vs. benefits of educational/training, potential lifetime earning, employer benefits, and possible need for relocation to advance | <p><u>Student Counseling</u></p> <p>AS6. Set, evaluate progress toward, and achieve long and short term goal</p> <p>AE3. Create a secondary educational plan that includes transition to postsecondary education and the workforce</p> <p><u>Social Health</u></p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them.</p> |

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| <p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Recognize the effects of late or missed payments. Explain the effect of debts on a person's net worth. Distinguish between good use and misuse of credit cards. | <p><u>Social Studies</u></p> <p>SSP.04 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p><u>Personal Finance</u></p> <p>4.1 Consumer Credit: 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>4.3 Cost of Borrowing: Citing evidence found in credit applications, compare and contrast various types of credit and calculate the real cost of borrowing. Explain factors that can affect the approval process associated with each type. Identify typical information and procedures required in the credit application process. Analyze factors associated with the purchase of an automobile and defend a specific buying decision, including: a. Define and understand factors most often included in negotiations (such as cash vs. financing, inclusion of trade-in, etc.). b. Evaluate costs and benefits of different service contract and/or warranty options. c. Compare and contrast available financing options based on consumer characteristics and size of down payment. d. Discuss the differences in owning vs. leasing a car (such as down payment, terms, and contracts).</p> | <p><u>Student Counseling</u></p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>SS6. Assume responsibility for choices and consequences</p> <p><u>Social Health</u></p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> |

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| Philanthropy Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan. | Students will: <ul style="list-style-type: none"> Explain the difference between philanthropy and charity. Express how society benefits when others donate money for worthy causes. Evaluate how philanthropy fits within a personal financial plan. Clarify how charitable giving may have tax benefits. | <u>Social Studies</u> SSP.04 Construct and communicate arguments citing supporting evidence to: <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <u>Personal Finance</u> 2.5 Take Home Pay: 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. | <u>Student Counseling</u> SS1. Make ethical decisions and practice social responsibility S3. Demonstrate empathy toward others |
| Planning for Financial Success Students use critical thinking skills and design to communicate the benefits of financial goal planning. | Students will: <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. | <u>Social Studies</u> SSP.04 Construct and communicate arguments citing supporting evidence to: <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions <u>Personal Finance</u> 1.1 Personal Finance: Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications. | <u>Student Counseling</u> AS5. Exhibit creativity AS6. Set, evaluate progress toward, and achieve long and short term goals AE3. Create a secondary educational plan that includes transition to postsecondary education and the workforce <u>Social Health</u> 5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them 5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals. <u>Career Awareness</u> 5. Define the attributes of a SMART (specific, measurable, attainable, relevant, time-based) goal. Create a set of SMART goals for an upcoming project |

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| Sales and Property Taxes Students determine the impact taxes have on financial decision making. | Students will: <ul style="list-style-type: none"> Explain what taxes are used for. Recognize different types of taxes. Analyze the impact of taxes on financial decisions, such as buying a car or a home. | Social Studies SSP.04 Construct and communicate arguments citing supporting evidence to: <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions Personal Finance 2.5 Take Home Pay: 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. | Student Counseling SS8. Persevere through challenges to achieve goals Social Health 5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals. Social Health 5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals |
| Theme Four: Planning and Money Management | | | |
| A World Without Cash Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app. | Students will: <ul style="list-style-type: none"> Explore different payment types and classify the pros and cons of using payment apps. Identify potential security issues with using payment apps. Analyze how to use a payment app to manage spending. | Social Studies SSP.03 Synthesize data from a variety of sources in order to: <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation Personal Finance 4.1 Consumer Credit: 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 | Student Counseling AS7. Demonstrate critical thinking and decision making skills to make informed decisions SS5. Exercise personal safety skills, including refusal skills Social Health 5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals |

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| <p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal | <p><u>Personal Finance</u></p> <p>3.1 Net Worth: Using money management tools such as online computer-based budgeting tools or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p> <p>3.2 Monthly Budget: Using research from local sources (such as cost of living calculators, 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>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p><u>Student Counseling</u></p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p><u>Social Health</u></p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> <p><u>Career Awareness</u></p> <p>5. Define the attributes of a SMART (specific, measurable, attainable, relevant, time-based) goal. Create a set of SMART goals for an upcoming project</p> <p>6. Apply time management skills to your SMART goals or projects and evaluate how your actions contributed to achieving your timely results through demonstration of the following skills:</p> <ol style="list-style-type: none"> Personal organization Prioritizing work Creating schedules Setting deadlines |

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| <p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency. Analyze how saving for an emergency fund can impact a monthly budget. | <p>Social Studies</p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>Personal Finance</p> <p>3.1 Net Worth: Using money management tools such as online computer-based budgeting tools or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p> <p>3.2 Monthly Budget: Using research from local sources (such as cost of living calculators, 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>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p>Student Counseling</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>Social Health</p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> <p>Career Awareness</p> <p>6. Apply time management skills to your SMART goals or projects and evaluate how your actions contributed to achieving your timely results through demonstration of the following skills:</p> <ol style="list-style-type: none"> Personal organization Prioritizing work Creating schedules Setting deadlines |

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| Auto Insurance Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low. | Students will: <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. | Social Studies SSP.03 Synthesize data from a variety of sources in order to: <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation Personal Finance 5.1 Insurance: 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. | Student Counseling SK1. Develop and articulate personal values, attitudes, and beliefs SK2. Compare and contrast healthy and unhealthy behaviors Social Health 5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals |
| Mortgages Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages. | Students will: <ul style="list-style-type: none"> Explain the expenses associated with taking out a mortgage. Differentiate among different types of mortgages. | Social Studies SSP.03 Synthesize data from a variety of sources in order to: <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs. Personal Finance 4.3 Cost of Borrowing: Citing evidence found in credit applications, compare and contrast various types of credit and calculate the real cost of borrowing. Explain factors that can affect the approval process associated with each type. Identify typical information and procedures required in the credit application process. Analyze factors associated with the purchase of an automobile and defend a specific buying decision, including: a. Define and understand factors most often included in negotiations (such as cash vs. financing, inclusion of trade-in, etc.). b. Evaluate costs and benefits of different service contract and/or warranty options. c. Compare and contrast available financing options based on consumer characteristics and size of down payment. d. Discuss the differences in owning vs. leasing a car (such as down payment, terms, and contracts). | Student Counseling SK1. Develop and articulate personal values, attitudes, and beliefs SK2. Compare and contrast healthy and unhealthy behaviors Social Health 5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals. |
| Theme 6: Investing | | | |

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| <p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> | <p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. Identify factors that affect stocks and the stock market. List strategies for smart investing. | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Establish accuracy and validity by comparing sources to each other Recognize disparities among multiple accounts Frame appropriate questions for further investigation <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p><u>Personal Finance</u></p> <p>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p><u>Student Counseling</u></p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p><u>Social Health</u></p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them</p> |

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| <p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one's working life, and the impact of failing to fund one's retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p> | <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. | <p><u>Social Studies</u></p> <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> • Establish accuracy and validity by comparing sources to each other • Recognize disparities among multiple accounts • Frame appropriate questions for further investigation <p>SSP.04 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> • Demonstrate and defend an understanding of ideas • Compare and contrast viewpoints • Illustrate cause and effect • Predict likely outcomes • Devise new outcomes or solutions <p>E.18 Define stock, and describe the connections between capital, stock markets, banks, and the economy</p> <p><u>Personal Finance</u></p> <p>2.5 Take Home Pay: 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>3.2 Monthly Budget: Using research from local sources (such as cost of living calculators, 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>6.1 Saving and Investing: 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. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p> | <p><u>Student Counseling</u></p> <p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>SK2. Compare and contrast healthy and unhealthy behaviors</p> <p><u>Social Health</u></p> <p>5.1 Goals: Research the different types of goals and list the different characteristics of each. Create SMART goals (such as postsecondary education, car ownership) and explore logical strategies for achieving them</p> <p>5.2 Money Management: Describe money management concepts and their relationship to achieving age-appropriate goals.</p> |