

A Correlation: Tennessee Academic Standards And JA Finance Park



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[Tennessee Social Studies Standards](#)

[Tennessee Guidance Standards](#)

[Tennessee Standards for Personal Finance](#)

[TN ELA](#) and [Math](#) Standards

[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 and Career & Technical Education Frameworks. 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 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
<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
<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
<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"> a. Personal organization b. Prioritizing work c. Creating schedules d. 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> 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> 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> 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> 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 6-12. W.TTP.1 6-12. W.PDW.4 6-12. W.RW.10</p> <p>TN Math 6.RP.A.3b 6.NS.B.2 6.NS.B.3 6.NS.C.5 7.RP.A.2b 7.NS.A.2 7.NS.A.3</p>

JA Finance Park Entry (Project Based Learning)

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"> 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 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>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 (Project Based Learning)

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>

JA Finance Park Entry (Project Based Learning)

Unit Description	Social Studies and Personal Finance Standards	Middle School CTE Standards	TN ELA
<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"> a. reconcile an account, b. write a check, and c. 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 (Project Based Learning)

Unit Description	Social Studies and Personal Finance Standards	Middle School CTE Standards	TN ELA
<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 an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>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>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>

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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>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>