

A Correlation:
OREGON
Academic Standards
and
Junior Achievement
Capstone Programs



Updated August 2022

[Oregon State Social Studies Standards](#)

[Oregon Career and College Readiness Mindsets and Behaviors](#)

Common Core State Standards Included

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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 Oregon Social Studies Framework and the Oregon Career Readiness Mindsets and Behaviors. 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 BizTown*® and *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 BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

JA BizTown Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

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 BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Standards	English Language Arts	Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>Grade 4</p> <p>4.5 Analyze different buying choices and opportunity costs.</p> <p>4.21 Construct explanations using reasoning, correct sequence, examples and details with relevant information and data.</p> <p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>6.28 Construct arguments using claims and evidence from multiple sources, while acknowledging the strengths and limitations of these arguments</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p>	<p>Grade 4</p> <p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5</p> <p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6</p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4</p> <p>4.NBT.3 4.NBT.4</p> <p>Grade 5</p> <p>5.NBT.5 5.NBT.7</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

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Unit Description and Learning Objectives	Social Studies Standards	Career Standards	English Language Arts	Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>Grade 5</p> <p>5.7 Explain the purpose of taxes and give examples of their use [from current and U.S. history].</p> <p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs [for historically marginalized groups and individuals in early major western and non-western civilizations].</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>Grade 4</p> <p>RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4 L.4.6</p> <p>Grade 5</p> <p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>Grade 6</p> <p>R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>1 2 4</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Standards	English Language Arts	Math
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment</p>	<p>Grade 4</p> <p>RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5</p> <p>RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6</p> <p>SL.6.1 L.6.1 L.6.2 L6.4 L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>2 4-6</p>

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career Standards	English Language Arts	Math
<p>Unit 4: Business Management</p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit 	<p>Grade 4</p> <p>4.6 Demonstrate understanding of needs and wants using a budget.</p> <p>4.7 Determine the consequences of sharing personal information with others.</p> <p>4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions.</p> <p>Grade 5</p> <p>5.24 Use primary and secondary sources to formulate historical questions and to examine multiple accounts or perspectives of a historical issue or time.</p> <p>5.7 Explain the purpose of taxes [and give examples of their use from current and U.S. history.]</p> <p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 4. Apply self-motivation and self-direction to learning</p> <p>B-SS 2. Create positive and supportive relationships with other students</p> <p>B-SS 6. Use effective collaboration and cooperation skills</p> <p>B-SS 7. Use leadership and teamwork skills to work effectively in diverse teams</p>	<p>Grade 4</p> <p>W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5</p> <p>W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.NBT.5</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>Grade 6</p> <p>6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

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Unit Description and Learning Objectives	Social Studies Standards	Career Standards	English Language Arts	Math
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at JA BizTown ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at JA BizTown ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>Grade 4</p> <p>4.5 Analyze different buying choices and opportunity costs.</p> <p>Grade 5</p> <p>5.7 Explain the purpose of taxes and give examples of their use [from current and U.S. history.]</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).</p> <p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p>	<p>Mindsets and Behaviors</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p>	<p>Grade 4</p> <p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5</p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6</p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 5</p> <p>5.NBT.5</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown Adventures

Session Details	Financial Literacy Standards	Social Studies and Career Standards	Common Core ELA	Common Core Math
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Compare potential customers ▪ Identify target market ▪ Make a strategic decision ▪ Identify points in a mission statement ▪ Compare applicant resumes ▪ Make a budget-based decision ▪ Create a letter by making appropriate word choices 	<p>Grade 4</p> <p>4.5 Analyze different buying choices and opportunity costs.</p> <p>4.6 Demonstrate understanding of needs and wants using a budget.</p> <p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and income potential).</p> <p>Grade 7</p> <p>7.12 Define and explain the following: employment, income, and investing.</p>	<p>Grade 4</p> <p>4.21 Construct explanations using reasoning, correct sequence, examples and details with relevant information and data.</p> <p>Grade 5</p> <p>5.28 Propose a response or solution to an issue or problem, utilizing research, to support the position.</p> <p>5.29 Use a range of collaborative procedures to make decisions about and act on civic issues or problems.</p> <p>Grade 7</p> <p>7.7 Analyze the roles of competition, supply, and demand in determining prices, wages, services, and labor.</p> <p>7.8 Examine how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>Career Standards— Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>Grade 4</p> <p>RI.4.1-5</p> <p>RI.4.7,10</p> <p>W.4.2b,2d,2e</p> <p>W.4.8</p> <p>SL.4.3</p> <p>L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5</p> <p>RI.5.7,10</p> <p>W.5. 2b,2d,2e</p> <p>W.5.8</p> <p>SL.5.3</p> <p>L.5.4-6</p>	<p>4.oa.1</p> <p>4.nbt.4</p>

JA BizTown Adventures

Session Details	Financial Literacy Standards	Social Studies and Career Standards	Common Core ELA	Common Core Math
<p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies' services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company's mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process 	<p>Grade 4</p> <p>4.5 Analyze different buying choices and opportunity costs.</p> <p>4.6 Demonstrate understanding of needs and wants using a budget.</p> <p>Grade 6</p> <p>6.11 Identify and explain ways to manage risk and how insurance plays a role in mitigating loss.</p> <p>Grade 7</p> <p>7.10 Compare the costs and benefits of buying on credit (e.g., investment, debt, foreclosure, interest).</p>	<p>Grade 5</p> <p>5.7 Explain the purpose of taxes and give examples of their use from current and U.S. history.</p> <p>5.29 Use a range of collaborative procedures to make decisions about and act on civic issues or problems.</p> <p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages</p> <p>Grade 7</p> <p>7.6 Explain the function of profit in the economy.</p> <p>7.7 Analyze the roles of competition, supply, and demand in determining prices, wages, services, and labor.</p> <p>7.27 Critique and analyze information for point of view, historical context, distortion, propaganda, and relevance including sources with conflicting information.</p> <p>Career Standards— Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Financial Literacy Standards	Social Studies and Career Standards	Common Core ELA	Common Core Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts 	<p>Grade 4</p> <p>4.5 Analyze different buying choices and opportunity costs.</p>	<p>Grade 5</p> <p>5.28 Propose a response or solution to an issue or problem, utilizing research, to support the position.</p> <p>5.29 Use a range of collaborative procedures to make decisions about and act on civic issues or problems.</p> <p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs [for historically marginalized groups and individuals in early major western and non-western civilizations].</p> <p>Grade 7</p> <p>7.7 Analyze the roles of competition, supply, and demand in determining prices, wages, services, and labor.</p> <p>7.27 Critique and analyze information for point of view, historical context, distortion, propaganda, and relevance including sources with conflicting information.</p> <p>Career Standards— Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p>

JA BizTown Adventures

Session Details	Financial Literacy Standards	Social Studies and Career Standards	Common Core ELA	Common Core Math
<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service 	<p>Grade 4</p> <p>4.6 Demonstrate understanding of needs and wants using a budget.</p> <p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and income potential).</p>	<p>Grade 5</p> <p>5.26 Gather, assess, and use information from multiple primary and secondary sources (such as print, electronic, interviews, speeches, images) to examine an event, issue, or problem through inquiry and research.</p> <p>5.27 Identify characteristics of an event, issue, or problem, suggesting possible causes and results.</p> <p>5.28 Propose a response or solution to an issue or problem, utilizing research, to support the position.</p> <p>5.29 Use a range of collaborative procedures to make decisions about and act on civic issues or problems.</p> <p>Grade 6</p> <p>6.24 Gather, interpret, document, and use information from multiple sources and diverse media, distinguish facts from opinions while recognizing points of view through inquiry and research.</p> <p>6.25 Critique information by determining its sufficiency to answer questions and if the source is credible.</p> <p>Career Standards— Mindsets and Behaviors</p> <p>B-LS 8. Actively engage in challenging coursework</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Financial Literacy Standards	Social Studies and Career Standards	Common Core ELA	Common Core Math
<p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions ▪ Make shopping decisions based on budget and opportunity cost 	<p>Grade 4</p> <p>4.5 Analyze different buying choices and opportunity costs.</p> <p>4.6 Demonstrate understanding of needs and wants using a budget.</p> <p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards, and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>Grade 7</p> <p>7.10 Compare the costs and benefits of buying on credit (e.g., investment, debt, foreclosure, interest).</p> <p>7.11 Summarize the advantages and disadvantages of different types of monetary and financial systems (e.g., trade, bartering, modern types of payments, currency).</p> <p>7.12 Define and explain the following: employment, income, and investing.</p>	<p>Grade 5</p> <p>5.7 Explain the purpose of taxes and give examples of their use from current and U.S. history</p> <p>Grade 7</p> <p>7.8 Examine how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>Career Standards— Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>Grade 4</p> <p>RI.4.1-5</p> <p>RI.4.7,10</p> <p>SL.4.3</p> <p>L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5</p> <p>RI.5.7,10</p> <p>SL.5.3</p> <p>L.5.4-6</p>	<p>4.oa.1</p> <p>4.nbt.1-2</p> <p>4.nbt.3</p> <p>4.nbt.4</p> <p>5.nbt.1-2</p>

JA Finance Park

Unit Description	Social Studies Standards	Career Standards	English Language Arts	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>Grade 7</p> <p>7.7 Analyze the roles of competition, supply, and demand in determining prices, wages, services, and labor.</p> <p>7.12 Define and explain the following: employment, income, and investing.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 8. Actively engage in challenging coursework</p>	<p>Grade 6</p> <p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7</p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<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>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs [for historically marginalized groups and individuals in early major western and non-western civilizations].</p> <p>6.11 Identify and explain ways to manage risk and how insurance plays a role in mitigating loss.</p> <p>Grade 8</p> <p>8.16 Explain how compound interest can generate both wealth and debt.</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>Grade 6</p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7</p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

JA Finance Park

Unit Description	Social Studies Standards	Career Standards	English Language Arts	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>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>Grade 7</p> <p>7.10 Compare the costs and benefits of buying on credit (e.g., investment, debt, foreclosure, interest).</p> <p>Grade 8</p> <p>8.15 Compare and contrast different types of financial institutions and the services they provide (e.g. fees, services).</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>Grade 6</p> <p>SL.6.1 SL.6.2</p> <p>Grades 9-10</p> <p>L.9-10.1 L.9-10.4</p> <p>Grades 11-12</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.3 SP.7.5</p> <p>Grade 8</p> <p>G.8 SP.8.2</p>
<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>Grade 7</p> <p>7.8 Examine how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>Grade 8</p> <p>8.18 Describe how marketing and advertising can influence spending and saving decisions.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>Grade 6</p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Social Studies Standards	Career Standards	English Language Arts	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>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>Grade 7</p> <p>7.7 Analyze the roles of competition, supply, and demand in determining prices, wages, services, and labor.</p> <p>7.12 Define and explain the following: employment, income, and investing.</p> <p>7.10 Compare the costs and benefits of buying on credit (e.g., investment, debt, foreclosure, interest)</p> <p>Grade 8</p> <p>8.15 Compare and contrast different types of financial institutions and the services they provide (e.g. fees, services)</p> <p>8.18 Describe how marketing and advertising can influence spending and saving decisions</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p>	<p>Grade 6</p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.2</p> <p>NS.7.3</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career Standards	Common Core 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>Financial Literacy</p> <p>HS.36 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p>	<p>Grades 9-10</p> <p>RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>
<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>Financial Literacy</p> <p>HS.28 Identify strategies of establishing and maintaining a good credit rating and identify and evaluate sources of credit and their advantages and disadvantages.</p> <p>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment.</p> <p>HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>Grades 9-10</p> <p>RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career Standards	Common Core 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>Financial Literacy</p> <p>HS.28 Identify strategies of establishing and maintaining a good credit rating and identify and evaluate sources of credit and their advantages and disadvantages.</p> <p>HS.32 Identify financial institutions in the community and their purpose.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>B-SS 1. Use effective oral and written communication skills and listening skill</p>	<p>Grades 9-10</p> <p>SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>SL11-12.1,4 L.11-12.1,4</p>
<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>Financial Literacy</p> <p>HS.31 Compare and contrast tools for managing and protecting personal finances.</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.37 Analyze how external factors such as marketing and advertising techniques might influence spending and saving decisions.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 8. Actively engage in challenging coursework</p>	<p>Grades 9-10</p> <p>RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12</p> <p>RI .11-12.1 SL11-12.1 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career Standards	Common Core ELA
<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>Economics</p> <p>HS.18 Explain the function of the stock market.</p> <p>Financial Literacy</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SS 6. Use effective collaboration and cooperation skills</p> <p>B-SS 7. Use leadership and teamwork skills to work effectively in diverse teams</p>	<p>Grades 9-10</p> <p>RI .9–10.1,4,8 W. 9-10. 1 W. 9-10.4-9 SL. 9-10. 1 SL.9-10.4-6 L.9-10. 1-6</p> <p>Grades 11-12</p> <p>RI .11-12.1,4,8 W.11-12.1 W. 11-12.4-9 SL.11-12. 1 SL.11-12.4-6 L.11-12. 1-6</p>

JA Finance Park Advanced Extension Activities

Unit Description and Objectives	Social Studies and Financial Literacy Standards	Career Standards	English Language Arts
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Cluster</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>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Mindsets and Behaviors</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>Career Connected Learning</p> <p>Career Awareness</p> <p>Learning About Work-</p> <ul style="list-style-type: none"> • Guest speaker • Career fair 	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</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>Financial Literacy</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.36 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.</p>		<p>Grades 9-10</p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.SL.1</p> <p>Grades 11-12</p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.SL.1</p>

JA Finance Park Advanced Extension Activities

Unit Description and Objectives	Social Studies and Financial Literacy Standards	Career Standards	English Language Arts
<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>Financial Literacy</p> <p>HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p>	<p>Mindsets and Behaviors</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>Career Connected Learning</p> <p>Career Awareness</p> <p>Learning About Work-</p> <ul style="list-style-type: none"> • Guest speaker 	<p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<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>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p>

JA Finance Park Advanced Extension Activities

Unit Description and Objectives	Social Studies and Financial Literacy Standards	Career Standards	English Language Arts
<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>Financial Literacy</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>RI.9-10 1,4 SL 9-10 1,2 L 9-10 1- 6</p> <p>RI.11-12 1,4 SL 9-10 1,2 L 11-12 1- 6</p>
<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>Financial Literacy</p> <p>HS.29 Explain and analyze the kinds and costs of insurance as a form of risk management (e.g., auto, health, renters, home, life, disability).</p> <p>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5 L 9-10 1- 6</p> <p>RI.11-12 1,4 W.11-12 2,4,6,7,8 SL 9-10 1,2,4,5 L 11-12 1- 6</p>

JA Finance Park Advanced Extension Activities

Unit Description and Objectives	Social Studies and Financial Literacy Standards	Career Standards	English Language Arts
<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>Financial Literacy</p> <p>HS.31 Compare and contrast tools for managing and protecting personal finances.</p> <p>HS.32 Identify financial institutions in the community and their purpose (such as banks, credit unions, consumer/business loans, deposit insurance, investments/trust services, non-traditional banking).</p> <p>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 2. Demonstrate creativity</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced Extension Activities

Unit Description and Objectives	Social Studies and Financial Literacy Standards	Career Standards	English Language Arts
<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>Financial Literacy</p> <p>HS.29 Explain and analyze the kinds and costs of insurance as a form of risk management (e.g., auto, health, renters, home, life, disability).</p> <p>HS.31 Compare and contrast tools for managing and protecting personal finances.</p> <p>HS.32 Identify financial institutions in the community and their purpose (such as banks, credit unions, consumer/business loans, deposit insurance, investments/trust services, non-traditional banking).</p> <p>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p> <p>HS.36 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>Career Connected Learning</p> <p><i>Career Preparation</i></p> <p><i>Learning Through Work</i></p> <ul style="list-style-type: none"> • Student-run enterprise • Virtual and simulated work experience 	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
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>HS.15 Analyze benefits and risks of various methods of organizing a business. (entrepreneurship, sole proprietorship, partnerships, joint ventures, and corporations, private vs. public).</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 4. Apply self-motivation and self-direction to learning</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<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>HS.24 Explain how current globalization trends and policies affect economic growth, labor markets, labor conditions, human rights, the environment, and resource and income distribution in different nations.</p> <p>HS.74 Analyze an event, issue, problem, or phenomenon, critiquing and evaluating characteristics, influences, causes, and both short- and long-term effects.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<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>HS.74 Analyze an event, issue, problem, or phenomenon, critiquing and evaluating characteristics, influences, causes, and both short- and long-term effects.</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<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>HS.31 Compare and contrast tools for managing and protecting personal finances.</p> <p>HS.36 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>Theme Two: Employment and Education</p>			
<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>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 4. Apply self-motivation and self-direction to learning</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<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>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>Career Connected Learning</p> <p><i>Career Awareness</i></p> <ul style="list-style-type: none"> • Learning About Work • Workplace Tour • Guest Speaker • Career Fair • Visiting Adults at Work
<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>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 6. Set high standards of quality</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</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>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<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>HS.28 Identify strategies of establishing and maintaining a good credit rating, and identify and evaluate sources of credit and their advantages and disadvantages.</p> <p>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>
Theme Three: Financial Responsibility and Decision Making			
<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>HS.31 Compare and contrast tools for managing and protecting personal finances.</p> <p>HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<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>HS.25 Describe characteristics of command, market, traditional, and mixed economies and the effect on jobs and standards of living.</p> <p>HS.74 Analyze an event, issue, problem, or phenomenon, critiquing and evaluating characteristics, influences, causes, and both short- and long-term effects.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>
<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>HS.28 Identify strategies of establishing and maintaining a good credit rating and identify and evaluate sources of credit and their advantages and disadvantages.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <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. 	<p>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. 	<p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.74 Analyze an event, issue, problem, or phenomenon, critiquing and evaluating characteristics, influences, causes, and both short- and long-term effects.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <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. 	<p>HS.36 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>Theme Four: Planning and Money Management</p>			
<p>A World Without Cash</p> <p>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.</p>	<p>Students will:</p> <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. 	<p>HS.30 Evaluate how consumers can protect themselves from fraud, identity theft, predatory lending, bankruptcy, and foreclosure.</p> <p>HS.31 Compare and contrast tools for managing and protecting personal finances.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<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>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>
<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>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>
<p>Theme Five: Risk Management and Insurance</p>			
<p>Auto Insurance</p> <p>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.</p>	<p>Students will:</p> <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. 	<p>HS.29 Explain and analyze the kinds and costs of insurance as a form of risk management (e.g., auto, health, renters, home, life, disability).</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<p>Mortgages</p> <p>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.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the expenses associated with taking out a mortgage. ▪ Differentiate among different types of mortgages. 	<p>HS.28 Identify strategies of establishing and maintaining a good credit rating and identify and evaluate sources of credit and their advantages and disadvantages.</p> <p>HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>Theme 6: Investing</p>			
<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>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Other Standards
<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>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>