



**A Correlation between  
Common Core State Standards,  
Delaware Content Standards and  
Grade Level Expectations,  
and  
Junior Achievement Capstone Programs**

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Delaware Financial Literacy Standards  
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. 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*<sup>®</sup> and *JA Finance Park*<sup>®</sup> will enhance or complement efforts to meet educational standards.

*JA BizTown* helps prepare students for a lifetime of learning and academic achievement through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles. *JA BizTown* students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy.

*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. The program content augments students' core curriculum in social studies, English language arts, and mathematics. Throughout the program, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise. *JA BizTown* is correlated in this document to the Delaware Content Standards for the elementary grades (4, 5, and 6.)

*JA Finance Park* helps students build a foundation upon which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit. *JA Finance Park* lessons provide a highly relevant learning opportunity in which students apply Language Arts and mathematics skills to solve problems arising in everyday life. The lessons also address fundamental business and economic concepts, explore career interests and opportunities, and develop work-readiness skills.

The *JA Finance Park* program is composed of 13 required teacher-taught, in-class lessons. It culminates in a hands-on budgeting simulation that is implemented either at a JA Finance Park facility, mobile unit, or virtual site. Additional extension activities are available for each lesson topic. Lessons are offered in a traditional classroom presentation format designed for middle-grade students, and in a Project-Based Learning (PBL) format created for high school students. Both provide educators a method of delivery that will best meet the needs of their students.

# JA BizTown

JA BizTown Unit	Objectives and Concepts	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 1: Financial Literacy</b>            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. In a society in which money transactions increasingly are instantaneous, it is critical that students understand the basics of deposits, checks, and withdrawals and then build on that knowledge to understand electronic banking and bank cards.</p>	<p><b>Objectives:</b>            The students will:</p> <ul style="list-style-type: none"> <li>▪ Extrapolate services offered by financial institutions.</li> <li>▪ Complete a bank account application.</li> <li>▪ Demonstrate an ability to endorse a paycheck.</li> <li>▪ Complete a deposit ticket.</li> <li>▪ Maintain a check register correctly.</li> <li>▪ Describe the consequences of insufficient funds.</li> <li>▪ Write and sign checks.</li> <li>▪ State the benefit of an interest-earning savings account.</li> <li>▪ Explain how money in a savings account grows.</li> <li>▪ Explore the differences between checks, debit cards, and credit cards.</li> <li>▪ Explain how money changes hands when a debit card is used.</li> <li>▪ Demonstrate use of a check register to record a debit purchase.</li> </ul> <p><b>Concepts:</b> Financial institutions, Check register, Goods and services, Payment methods</p> <p><b>Skills:</b> Critical thinking, reading for information, reasoning, research, math computation, active listening, collaboration, interrogative questioning, visual interpretation, oral and written communication</p>	<p><b>Grade 4</b>            RI.4.3            RI.4.4            RI.4.5            RI.4.7            SL.4.1            SL.4.3            L.4.4</p> <p><b>Grade 5</b>            RI.5.4            RI.5.5            RI.5.7            SL.5.1            L.5.1            L.5.3            L.5.4</p> <p><b>Grade 6</b>            RI.6.7            SL.6.1            SL.6.2            L.6.1            L.6.3            L.6.4</p>	<p><b>Grade 4</b>            4.NBT.3            4.NBT.4</p> <p><b>Grade 5</b>            5.NBT.5            5.NBT.7</p> <p><b>Grade 6</b>            6.NS.3</p> <p>Mathematical Practices 4-6            1-7</p>	<p>Economics 4/5            2a: Students will understand the role of banks and other financial institutions in the economy.</p> <p>Financial Literacy 4/5            3. Students will demonstrate how individuals and households save and invest to increase future income and/or wealth.</p> <p>Financial Literacy 6-8            2. Students will analyze various payment methods that can be used to buy goods and services.            4. Students will understand that the rate of return earned from savings and investments will vary according to the amount of risk.</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 2: Community and Economy</b>            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><b>Objectives:</b>            The students will:</p> <ul style="list-style-type: none"> <li>▪ Define various vocabulary terms.</li> <li>▪ Explain how good citizens have a sense of responsibility to others and to their community.</li> <li>▪ Identify goods, services, and resources (human, natural, and capital).</li> <li>▪ Demonstrate the circular flow of an economy.</li> <li>▪ Discover the function of businesses in producing goods and services.</li> <li>▪ Define scarcity and learn more about free enterprise.</li> <li>▪ Identify the three basic economic questions (what, how, and for whom to produce).</li> <li>▪ Understand why people pay taxes.</li> <li>▪ Define gross pay and net pay.</li> <li>▪ Calculate tax by multiplying with decimals.</li> <li>▪ Differentiate between public goods and services and private goods and services.</li> <li>▪ Give examples of philanthropy.</li> </ul> <p><b>Concepts:</b> Circular flow, Resources, Free enterprise, Scarcity</p> <p><b>Skills:</b> Critical thinking, interpretation, innovation, adaptability, self-direction, role playing, teamwork, economic literacy, summarizing, comparing and contrasting, math computation, posing and answering questions, visual interpretation</p>	<p><b>Grade 4</b>            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><b>Grade 5</b>            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><b>Grade 6</b>            R.6.7            SL.6.1            SL.6.2            L.6.1            L.6.4            L.6.6</p>	<p>Mathematical Practices 4-6            1            2            4</p>	<p>Civics 4/5            2.b. Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.</p> <p>Economics 4/5            3.a. Students will identify different means of production, distribution, and exchange used within economic systems in different times and places.</p> <p>Economics 6-8            2.a. Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.</p> <p>Financial Literacy 6-8            3. Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals.</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 3: Work Readiness</b>            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><b>Objectives:</b>            The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Recognize their interests and skills.</li> <li>▪ Explain the relevance of interests and skills in career exploration and planning.</li> <li>▪ Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> <li>▪ Categorize STEM careers into different types.</li> <li>▪ Demonstrate appropriate workplace behaviors.</li> <li>▪ Define resume, job interview, and applicant.</li> <li>▪ Complete a job application.</li> <li>▪ Model appropriate business greetings.</li> <li>▪ Demonstrate proper interview skills.</li> </ul> <p><b>Concepts:</b> Interests and skills, Careers, Soft skills, Jobs</p> <p><b>Skills:</b> Word recognition and understanding, discussion, self-direction, interrogative questioning, critical thinking, problem solving, reasoning, interpretation, personal expression, cooperation, public speaking and listening, adaptability, self-discipline</p>	<p><b>Grade 4</b>            RI.4.4            SL.4.1            L.4.1            L.4.2            L.4.4            L.4.6</p> <p><b>Grade 5</b>            RI.5.4            SL.5.1            L.5.1            L.5.2            L.5.4            L.5.6</p> <p><b>Grade 6</b>            SL.6.1            L.6.1            L.6.2            L6.4            L.6.6</p>	<p><b>Grade 4</b>            4.MD.4</p> <p><b>Grade 5</b>            5.MD.2</p> <p>Mathematical Practices 4-6            2            4-6</p>	<p>Civics 4/5            4.a. Students will understand that in order to select effective leaders, citizens have to become informed about candidates' qualifications and the issues of the day.</p> <p>4.b. Students will identify and employ the formal and informal methods by which democratic groups function.</p> <p>Financial Literacy 4/5            1. Students will analyze how choices that individuals make in jobs and careers affect quality of life.</p> <p>Financial Literacy 6-8            1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 4: Business Management</b> 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><b>Objectives:</b> The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Describe costs associated with operating a business.</li> <li>▪ Calculate business expenses.</li> <li>▪ Use teamwork to create a paragraph that describes a business.</li> <li>▪ Define selling price, revenue, and inventory.</li> <li>▪ Describe factors that affect selling price.</li> <li>▪ Explain the relationship between revenue, costs, and profit.</li> <li>▪ Define advertising.</li> <li>▪ Describe characteristics of effective advertising.</li> <li>▪ Acknowledge how effective teamwork and cooperation enhance business teams.</li> <li>▪ Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul> <p><b>Concepts:</b> Running a business, Operating costs, Advertising, Quality business, Personal finance</p> <p><b>Skills:</b> Leadership, discussion, self-direction, linking opinion and reason, math computation, choosing words and phrases to convey ideas precisely, teamwork, class discussion, personal expression, understanding cause and effect relationships, visual interpretation, graph skills, following directions</p>	<p><b>Grade 4</b> 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><b>Grade 5</b> 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><b>Grade 6</b> W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p><b>Grade 4</b> 4.NBT.5 <b>Grade 5</b> 5.NBT.5</p> <p><b>Grade 6</b> 6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6 1-7</p>	<p>Economics 4/5 1.b. Students will understand that consumers and producers in a market economy make economic choices based on supply and demand.</p> <p>Economics 6-8 1.a. Students will analyze how changes in supply and demand interact in competitive markets to determine or change the price of goods and services.</p> <p>Financial Literacy 4/5 4. Students will understand that individuals can choose to accept financial risk or take action to reduce the likelihood and size of the risk.</p>

# JA BizTown

JA BizTown Unit	Objectives and Concepts	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 5: Visit and Debrief</b>            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><b>Objectives:</b>            The students will be able to:</p> <ul style="list-style-type: none"> <li>▪ Function in their job capacity at JA BizTown.</li> <li>▪ Manage their personal finances and time.</li> <li>▪ Carry out responsibilities of citizenship, such as voting and obeying laws.</li> <li>▪ Evaluate team performance at JA BizTown.</li> <li>▪ Explain the circular flow of economic activity.</li> <li>▪ Describe how citizens use financial institutions.</li> <li>▪ Describe how citizens work within a quality business.</li> </ul> <p><b>Concepts:</b> Business management, Economics, Free enterprise, Performance evaluation</p> <p><b>Skills:</b> Self-direction, planning, self-discipline, adaptability, initiative, interpersonal communication, math computation, teamwork, self-reflection, self-expression, recalling and presenting relevant information</p>	<p><b>Grade 4</b>            W.4.1            SL.4.1            SL.4.4            L.4.1            L.4.6</p> <p><b>Grade 5</b>            W.5.1            SL.5.1            SL.5.4            L.5.1            L.5.6</p> <p><b>Grade 6</b>            W.6.1            SL.6.1            SL.6.4            L.6.1            L.6.4</p>	<p><b>Grade 5</b>            5.NBT.5</p> <p>Mathematical Practices 4-6            1-7</p>	<p>Civics 4/5            2.b. Students will understand that a society based on the ideal of individual liberty requires a commitment on the part of its citizens to the principles of civic responsibility and personal civility.</p> <p>Economics 4/5            1.a. Students will understand that prices in a market economy are determined by the interaction of supply and demand.</p>

# JA Finance Park

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 1: Income</b>            Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p>	<p><b>Objectives:</b>            The students will:</p> <ul style="list-style-type: none"> <li>▪ Rate their interests, abilities, and values.</li> <li>▪ Determine work preferences and match them to career choices.</li> <li>▪ Define taxes and explain their purpose and impact on income.</li> <li>▪ Figure net monthly income.</li> </ul> <p><b>Concepts:</b> Career, Goals, Government, Income, Values, Salary, Taxes, Wages</p> <p><b>Skills:</b> Active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity</p>	<p><b>Grade 6</b>            SL.6.1            L.6.1            L.6.3            L.6.4</p> <p><b>Grade 7</b>            SL.7.1            L.7.1            L.7.3            L.7.4</p> <p><b>Grade 8</b>            SL.8.1            L.8.1            L.8.3            L.8.4</p> <p><b>Grades 9-10</b>            SL.9-10.1            L.9-10.1            L.9-10.4</p> <p><b>Grades 11-12</b>            SL.11-12.1            L.11-12.1            L.11-12.4</p>	<p><b>Grade 6</b>            RP.6.3b            NS.6.2            NS.6.3            NS.6.5            SP.6.1            SP.6.2</p> <p><b>Grade 7</b>            RP.7.R2.b            NS.7.2            NS.7.3            EE.7.1            EE.7.2</p>	<p>Economics 6-8            2.a. Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.</p> <p>Financial Literacy 6-8            1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p> <p>Financial Literacy 9-12            1.a Students will apply problem-solving strategies and cost benefit analysis to assess the consequences of financial decisions.</p> <p>Personal Finance 9-12            1.a Students will apply problem-solving strategies and cost benefit analysis to assess the consequences of financial decisions.</p>

# JA Finance Park

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use.</li> <li>▪ Explain short- and long-term saving options.</li> <li>▪ Explain some of the advantages and disadvantages of various saving and investing options.</li> <li>▪ Assess personal risk and risk management.</li> </ul> <p><b>Concepts:</b> Benefits, Goals, Interest, Saving, Savings, Investment, Opportunity cost, Risk</p> <p><b>Skills:</b> Active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self- direction, speaking and listening, teamwork, summary writing</p>	<p><b>Grade 6</b> RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b> RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b> SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b> SL.9-10.1 L.9-10.1 L.9-10.4</p> <p><b>Grades 11-12</b> SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b> RP.7.R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>	<p>Economics 6-8 2. a. Analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.</p> <p>Financial Literacy 6-8 3. Evaluate the role of the government and financial markets in personal investment decisions.</p> <p>Financial Literacy 9-12 3. Students will evaluate the role of the government and financial markets in savings and investment decisions. 4. a. Students will analyze costs and benefits of various methods of managing risk.</p> <p>Personal Finance 3. a. Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals. 3. b. Students will evaluate the costs and benefits of major savings and investing options. 4. a. Students will understand how to evaluate financial products and services to minimize financial risks.</p>

# JA Finance Park

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services. Through discussion and a game activity they also weigh the advantages and disadvantages of debit and credit. Lastly, students examine the role of credit scores and credit reporting have on personal finances.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide.</li> <li>▪ Examine debit and credit cards and their use.</li> <li>▪ Explain the benefits and common pitfalls of credit cards.</li> <li>▪ Explain the benefits of debit cards.</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money.</li> </ul> <p><b>Concepts:</b> Banking, Credit, Credit reports, Credit score, Debit, Debt, Deposit insurance, Financial responsibility, Identity theft, Interest, Loans, Payment methods</p> <p><b>Skills:</b> Comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies, self-direction, small group discussion, vocabulary acquisition</p>	<p><b>Grade 6</b> SL.6.1 SL.6.2</p> <p><b>Grades 9-10</b> L.9-10.1 L.9-10.4</p> <p><b>Grades 11-12</b> SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> RP.7.R2.b NS.7.3 SP.7.5</p> <p><b>Grade 8</b> G.8 SP.8.2</p>	<p>Economics 6-8 1.a Students will analyze how changes in supply and demand interact in competitive markets to determine or change the price of goods and services.</p> <p>Financial Literacy 6-8 2. Students will analyze various payment methods that can be used to buy goods and services.</p> <p>Financial Literacy 9-12 2 a. Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management.</p> <p>Personal Finance 2.a. Students will analyze the benefits and costs of various payment options while applying the mechanics of money management.</p>
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants.</li> <li>▪ Compare teen and adult spending patterns.</li> <li>▪ Determine which categories belong in a budget.</li> <li>▪ Relate the need to save money to meet goals.</li> <li>▪ Prepare a budget using goals and income.</li> </ul> <p><b>Concepts:</b> Wants and needs, Goal setting, Impulse buying, Budgets, Categorizing spending</p> <p><b>Skills:</b> Active listening, critical thinking, self- knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data</p>	<p><b>Grade 6</b> RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b> RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b> RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b> SL.9-10.1 L.9-10.1 L.9-10.4</p> <p><b>Grades 11-12</b> SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p><b>Grade 6</b> NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>	<p>Financial Literacy 9-12 1.b: Students will create an overall financial plan for earning, spending, and saving in order to achieve personal goals.</p> <p>Personal Finance 1.a. Students will apply problem-solving strategies and cost benefit analysis to assess the consequences of financial decisions</p> <p>1.b. Students will create an overall financial plan for spending and saving in order to achieve personal goals.</p>

# JA Finance Park

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations.</li> <li>▪ Make saving and investment decisions.</li> <li>▪ Reflect on their simulation experience.</li> </ul> <p><b>Concepts:</b> Budget, Expenses, Income, Needs, Savings, Taxes, Wages, Wants</p> <p><b>Skills:</b> Active listening, critical thinking, interpersonal communication, math computation, self-reflection, teamwork</p>	<p><b>Grade 6</b> RI.6.1 W.6.1 W.6.4 W.6.9</p> <p><b>Grade 7</b> RI.7.1 W.7.1 W.7.4 W.7.9</p> <p><b>Grade 8</b> RI.8.1 W.8.1 W.8.4 W.8.9</p> <p><b>Grades 9-10</b> RI.9-10.1 W.9-10.4 W.9-10.9</p> <p><b>Grades 11-12</b> W.11-12.4 W.11-12.9</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> RP.7.R2.b NS.7.2 NS.7.3</p>	<p>Financial Literacy 6-8 4. Students will understand that individuals can choose to accept financial risk or take action to reduce the likelihood and size of the risk.</p> <p>Personal Finance 1.a. Students will apply problem-solving strategies and cost benefit analysis to assess the consequences of financial decisions. 1. b. Students will create an overall financial plan for spending and saving in order to achieve personal goals.</p> <p>Financial Literacy 9-12 2. a. Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management. 2. b. Students will examine how ability to pay and personal credit history influences an individual’s financial opportunities and choices.</p>

# JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 1: Income</b></p> <p>During income activities and research, student will focus on questions related to how education and career decisions can have an impact on quality of life. Students will examine which courses to take to reach their education and career goals.</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Rate their interests, abilities, and values.</li> <li>▪ Determine work preferences and match them to career options.</li> <li>▪ Define taxes and explain their purpose and impact on income.</li> <li>▪ Calculate net monthly income.</li> </ul> <p><b>Concepts:</b> Career, Goals, Government, Income, Values, Salary, Taxes, Wages</p> <p><b>Skills:</b> Active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity</p>	<p><b>Grades 9-10</b>            RI .9-10.4            W. 9-10. 1,4            SL. 9-10. 1            L.9-10. 1,4</p> <p><b>Grades 11-12</b>            RI 11/12.4            W.11/12. 1,4            SL.11/12. 1            L.11/12. 1,4</p>	<p>Mathematical Practices            1-2            4-7</p>	<p>Financial Literacy 6-8            1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training</p> <p>Financial Literacy 9-12            1 .a. Students will apply problem solving strategies to assess the consequences of financial decisions.</p>
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use.</li> <li>▪ Explain short- and long-term saving options.</li> <li>▪ Explain some of the advantages and disadvantages of various saving and investing options.</li> <li>▪ Assess personal risk and risk management.</li> </ul> <p><b>Concepts:</b> Benefits, Goals, Interest, Saving, Savings, Investment, Opportunity cost, Risk</p> <p><b>Skills:</b> Active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self-direction, speaking and listening, teamwork, summary writing</p>	<p><b>Grades 9-10</b>            RI .9-10.1            W. 9-10. 1,4,9            SL. 9-10. 1            L.9-10. 1,4</p> <p><b>Grades 11-12</b>            RI .11/12. 1            W.11/12. 1,4,9            SL11/12. 1            L.11/12. 1,4</p>	<p>Mathematical Practices            1-7</p>	<p>Financial Literacy 6-8            3. Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals.</p> <p>4. Students will understand that the rate of return earned from savings and investments will vary according to the amount of risk.</p> <p>Financial Literacy 9-12            3. Students will evaluate the role of the government and financial markets in savings and investment decisions.</p> <p>4 a. Students will analyze costs and benefits of various methods of managing risk.</p> <p>4. b. Students will analyze how local, state, and federal laws and regulations affect consumers.</p>

# JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide.</li> <li>▪ Examine debit and credit cards and their use.</li> <li>▪ Explain the benefits and common pitfalls of credit cards.</li> <li>▪ Explain the benefits of debit cards.</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money.</li> </ul> <p><b>Concepts:</b> Banking, Credit, Credit reports, Credit score, Debit, Debt, Deposit insurance, Financial responsibility, Identity theft, Interest, Loans, Payment methods</p> <p><b>Skills:</b> Comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies, self-direction, small group discussion,</p>	<p><b>Grades 9-10</b> SL. 9-10. 1,4 L.9-10. 1,4</p> <p><b>Grades 11-12</b> SL11/12. 1,4 L.11/12. 1,4</p>	<p>Mathematical Practices 1-2 5-7</p>	<p>Financial Literacy 6-8 2. Students will analyze various payment methods that can be used to buy goods and services.</p> <p>Financial Literacy 9-12 2. a. Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management. 2. b. Students will examine how ability to pay and personal credit history influences an individual's financial opportunities and choices.</p>
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants.</li> <li>▪ Compare teen and adult spending patterns.</li> <li>▪ Determine which categories belong in a budget.</li> <li>▪ Relate the need to save money to meet goals.</li> <li>▪ Prepare a budget using goals and income.</li> </ul> <p><b>Concepts:</b> Wants and needs, Goal setting, Impulse buying, Budgets, Categorizing spending</p> <p><b>Skills:</b> Active listening, critical thinking, self-knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data</p>	<p><b>Grades 9-10</b> RI .9–10.1 SL. 9-10. 1 L.9-10. 1,4</p> <p><b>Grades 11-12</b> RI .11/12. 1 SL11/12. 1 L.11/12. 1,4</p>	<p>Mathematical Practices 1-7</p>	<p>Financial Literacy 6-8 1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</p> <p>Financial Literacy 9-12 1. a Students will apply problem-solving strategies to assess the consequences of financial decisions.</p>

# JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p>	<p><b>Objectives:</b> The students will:</p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations.</li> <li>▪ Make saving and investment decisions.</li> <li>▪ Reflect on their simulation experience.</li> </ul> <p><b>Concepts:</b> Budget, Expenses, Income, Needs, Savings, Taxes, Wages, Wants</p> <p><b>Skills:</b> Active listening, critical thinking, interpersonal communication, math computation, self-reflection, teamwork</p>	<p><b>Grades 9-10</b> RI .9–10.1,4,8 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p><b>Grades 11-12</b> RI .11/12. 1,4,8 W.11/12. 1,4,9 SL11/12. 1 L.11/12. 1,4</p>	<p>Mathematical Practices 1-7</p>	<p>Financial Literacy 6-8</p> <ol style="list-style-type: none"> <li>1. Students will analyze the costs and benefits, including higher earning potential, of building human capital through education or job training.</li> <li>2. Students will analyze various payment methods that can be used to buy goods and services.</li> <li>3. Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals.</li> </ol> <p>Financial Literacy 9-12</p> <ol style="list-style-type: none"> <li>1.a Students will apply problem-solving strategies to assess the consequences of financial decisions.</li> <li>2. a Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management.</li> <li>3. Students will evaluate the role of the government and financial markets in savings and investment decisions.</li> <li>4.a Students will analyze costs and benefits of various methods of managing risk.</li> </ol>

# JA Finance Park Extension Activities

Unit 1: Income			
Extension Activity Description	Common Core ELA	Common Core Math	DE Instructional Standards
<b>1. Junior Achievement Career Exploration Tool</b> Students take an online career assessment to learn about their interests, skills, and work values.	L.6.4 L.7.4 L.8.4		Financial Literacy 6-8 1 9-12. 1.a
<b>2. Career Choice Research</b> Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a Career Critique Chart.	RI.6.1 SL.6.1 L.6.4  RI.7.1 SL.7.1 L.7.4  RI.8.1 SL.8.1 L.8.4  RI.9-10.1 SL. 9-10.1  RI.11-12.1 SL. 11-12.1		Financial Literacy 6-8 1 9-12. 1.a
<b>3. Being an Entrepreneur</b> Students examine entrepreneurial skills and present new business ideas to the class.	SL.6.1 SL.6.4 SL.6.5  SL.7.1 SL.7.4 SL.7.5  SL.8.1 SL.8.4 SL.8.5  SL.9-10.1 SL. 9-10.4 SL. 9-10.5  SL.11-12.1 SL.11-12.5	Mathematical Practices 1-7	Financial Literacy 6-8 1 9-12. 1.a
<b>4. Starting a Lawn Care Business</b> Students identify a business and figure fixed and variable costs.	SL.6.1 L.6.4  SL.7.1 L.7.4  SL.8.1 L.8.4  SL.9-10.1 L. 9-10.4  SL.11-12.1	6.SP.1  HSS.IC.B.6  Mathematical Practices 1-7	Financial Literacy 6-8 1 9-12. 1.a

# JA Finance Park Extension Activities

Unit 1: Income			
Extension Activity Description	Common Core ELA	Common Core Math	DE Instructional Standards
<b>5. STEM Careers</b> Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.	SL.6.1 SL.7.1 SL.8.1  SL.9-10.1 SL.11-12.1		Financial Literacy 6-8 1 9-12. 1.a
<b>6. Social Security and Medicare</b> Students read a brief history of Social Security and Medicare and review tax tables for income examples.	RI.6.1 RI.7.1 RI.8.1  RI.9-10.1	6.NS.3 7.RP.3	
<b>7. Sales Receipt Analysis</b> Students examine the cost of sales tax for items in their shopping cart.	RI.6.1 RI.7.1 RI.8.1	7.RP.3	
<b>8. How to Complete a 1040-EZ Income Tax Form</b> Students complete an IRS Form 1040-EZ and examine the equity of a progressive tax.	RI.6.1 SL.6.1  RI.7.1 SL.7.1  RI.8.1 SL.8.1  SL. 9-10.1 SL.11-12.1	Mathematical Practices 1-7	

# JA Finance Park Extension Activities

Unit 2: Saving, Investing and Risk Management			
Extension Activity Description	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>1. Understanding College Costs and the FAFSA</b> The FAFSA form is used to evaluate a student's (and parents') financial ability to pay for college.</p>	RI.6.1 W.6.7  RI.7.1 W.7.7  RI.8.1 W.8.7  RI.9-10.1		Financial Literacy 6-8 1 9-12. 1.b 9-12. 2b
<p><b>2. Understanding Stock Quotes</b> Students use the information found in a sample stock quote table to analyze a stock portfolio.</p>	RI.6.1 L.6.4  RI.7.1 L.7.4  RI.8.1 L.8.4  RI.9-10.1	Mathematical Practices 1-7	Financial Literacy 6-8 4 9-12. 4.a
<p><b>3. Roth IRAs: Teens and Retirement Savings</b> With earned income, students can invest and watch their savings grow for retirement.</p>	SL.6.1 L.6.4  SL.7.1 L.7.4  SL.8.1 L.8.4  SL.9-10.1 L. 9-10.4  SL.11-12.1 L. 11-12.4		PF3 9-12a  Financial Literacy 6-8 3 9-12. 3
<p><b>4. Compound Interest and the Rule of 72</b> Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</p>	RI.6.1 RI.7.1 RI.8.1	Mathematical Practices 1-7	PF3 9-12a  Financial Literacy 6-8 3 9-12. 3
<p><b>5. Junior Achievement Save, USA "Risk and Insurance" Online Lesson</b> This interactive lesson helps students define risk, common insurance terms, and the different types of insurances.</p>	RI.6.1 L.6.4  RI.7.1 L.7.4  RI.8.1 L.8.4		PF4 9-12a  Financial Literacy 6-8 3 9-12. 3

# JA Finance Park Extension Activities

Unit 3: Debit and Credit			
Extension Activity Description	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>1. Checks and Checking Accounts</b> Students practice check writing and keep a check register to track their checks, deposits, withdrawals, and automatic electronic payments.</p>	RI.6.1 L.6.4  RI.7.1 L.7.4  RI.8.1 L.8.4	Mathematical Practices 1-7	Financial Literacy 6-8.2 9-12.2.a
<p><b>2. Installment Debt</b> Students become aware that an installment debt can be considerably greater than the original purchase price of an item.</p>	RI.6.1 RI.7.1 RI.8.1	Mathematical Practices 1-7	Financial Literacy 6-8.2 9-12.1.a
<p><b>3. Rent or Home Ownership</b> Students compare the benefits and responsibilities that come with renting or owning a home.</p>	RI.6.1 SL.6.1 L.6.4  RI.7.1 SL.7.1 L.7.4  RI.8.1 SL.8.1 L.8.4  RI.9-10.1 SL.9-10.1 L.9-10.4  RI.11-12.1 SL.11-12.1 L.11-12.4	Mathematical Practices 1-7	Financial Literacy 9-12.1.a
<p><b>4. Leasing vs. Buying a Car</b> Students assess the pluses and minuses of leasing or buying a car.</p>	RI.6.1 L.6.4  RI.7.1 L.7.4  RI.8.1 L.8.4	Mathematical Practices 1-7	Financial Literacy 9-12.1.a
<p><b>5. Identity Theft</b> Students learn about steps they can take to help protect their payment cards and personal identity from theft.</p>	RI.6.1 SL.6.1  RI.7.1 SL.7.1  RI.8.1 SL.8.1  RI.9-10.1 SL.9-10.1 SL.11-12.1		Financial Literacy 9-12.4.a

# JA Finance Park Extension Activities

Unit 4: Budget +			
Extension Activity Description	Common Core ELA	Common Core Math	DE Instructional Standards
<p><b>1. Sample Budgets</b> Students practice preparing budgets and making budgeting decisions. They work in teams, pairs, or individually.</p>	RI.6.1 SL.6.1  RI.7.1 SL.7.1  RI.8.1 SL.8.1  SL.9-10.1 SL.11-12.1	Mathematical Practices 1-7	PF1 9-12b Financial Literacy 9-12. 1.b
<p><b>2. Personal Budget</b> Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.</p>	RI.6.1 W.6.7 SL.6.1  RI.7.1 W.7.7 SL.7.1  RI.8.1 W.8.7 SL.8.1  SL.9-10.1 SL.11-12.1	7.RP.3  Mathematical Practices 1-7	Financial Literacy 9-12. 1.b
<p><b>3. Paying for Postsecondary Education</b> Students see that education after high school is an investment in their future. They explore options to pay for higher education.</p>	RI.6.1 SL.6.1 L.6.4  RI.7.1 SL.7.1 L.7.4  RI.8.1 SL.8.1 L.8.4  SL.9-10.1 SL.11-12.1		Financial Literacy 6-8 1,2 9-12. 1.a
<p><b>4. Completing a Budget</b> Students continue to prepare for the <i>JA Finance Park</i> simulation by researching the price of goods and services and practicing their budgeting skills. They evaluate hypothetical life situations and prioritize budget items.</p>	RI.6.1 SL.6.1 L.6.4  RI.7.1 SL.7.1 L.7.4  RI.8.1 SL.8.1 L.8.4  SL.9-10.1 SL.11-12.1	Mathematical Practices 1-7	Financial Literacy 9-12. 1.b