



Junior
Achievement®



empowering young people to
own their economic success®

**A Correlation:
Iowa Academic Standards
and
Junior Achievement
Capstone Programs**

Updated December 2017
[Iowa Core Social Studies Standards](#)
[21st Century Skills](#)

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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 Iowa Academic Standards. 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.

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.

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 Finance Park lessons address fundamental business and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons also provide a highly relevant learning opportunity to “model with mathematics,” in which students apply mathematics to solve problems arising in everyday life. After weeks of classroom preparation, students experience a simulation (either on site or virtually) where they put their newly found knowledge and skills to use.

The *JA Finance Park* program provides two curriculum implementation options. 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

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<p>Unit 1: 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>The 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 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 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 RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4 4.NBT.3 4.NBT.4</p> <p>Grade 5 5.NBT.5 5.NBT.7</p> <p>Grade 6 6.NS.3</p> <p>Mathematical Practices 4-6 1-7</p>	<p>Social Studies Engage in Economic Decision Making SS.4.11</p> <p>Develop Financial and Career Goals SS.6.24 SS.6.25</p> <p>Analyze Credit and Debt Levels SS.6.26</p> <p>Evaluate Savings and Long Term Investments SS.6.27</p> <p>Financial Literacy 21.3-5.FL.3 21.3-5.FL.5 21.3-5.FL.6</p>

JA BizTown

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<p>Unit 2: 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>The 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 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>Mathematical Practices 4-6</p> <p>1 2 4</p>	<p>Social Studies</p> <p>Apply Civic Virtues and Democratic Principles SS.4.8</p> <p>Exchange and Markets SS.4.12 SS.5.13</p> <p>Employability Skills</p> <p>21.3–5.ES.1</p>

JA BizTown

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<p>Unit 3: 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>The 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 4 RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5 RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6 SL.6.1 L.6.1 L.6.2 L6.4 L.6.6</p>	<p>Grade 4 4.MD.4</p> <p>Grade 5 5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>2 4-6</p>	<p>Social Studies Interpret Processes, Rules and Laws SS.5.11^{ELO}</p> <p>Financial Literacy 21.3-5.FL.2</p> <p>Employability Skills 21.3-5.ES.1 21.3-5.ES.2 21.3-5.ES.3 21.3-5.ES.4 21.3-5.ES.5</p>

JA BizTown

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<p>Unit 4: 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>The 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 <i>JA BizTown</i> visit 	<p>Grade 4 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 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 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 4.NBT.5 Grade 5 5.NBT.5</p> <p>Grade 6 6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6 1-7</p>	<p>Social Studies Measure Risk Management Tools SS.4.16^{ELO} SS.5.18^{ELO} SS.6.28^{ELO}</p> <p>Financial Literacy 21.3-5.FL.2</p> <p>Employability Skills 21.3-5.ES.1 21.3-5.ES.2 21.3-5.ES.3 21.3-5.ES.4 21.3-5.ES.5</p>

JA BizTown

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<p>Unit 5: 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>The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at <i>JA BizTown</i> ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at <i>JA BizTown</i> ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>Grade 4 W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5 W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6 W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 5 5.NBT.5</p> <p>Mathematical Practices 4-6 1-7</p>	<p>Create a Saving and Spending Plan SS.4.15 SS.5.16</p> <p>Financial Literacy 21.3-5.FL.1</p> <p>Employability Skills 21.3-5.ES.1 21.3-5.ES.2 21.3-5.ES.3 21.3-5.ES.4 21.3-5.ES.5</p>

JA Finance Park

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<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>The 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 6 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>	<p>Social Studies Develop Financial and Career Goals SS.6.24</p> <p>Create a Savings and Spending Plan SS.6.25</p> <p>Employability Skills 21.6-8.ES.1 21.6-8.ES.2 21.6-8.ES.3</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>The 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 RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7 RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>	<p>Social Studies Evaluate Savings and Long Term Investments SS.6.27 SS.7.31 SS.8.28 SS.9-12.21 SS.9-12.22</p> <p>Measure Risk Management Tools SS.6.28 SS.8.29 SS.9-12.23</p> <p>Financial Literacy 21.6-8.FL.1 21.6-8.FL.4 21.6-8.FL.5</p>

JA Finance Park

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<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>The 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 SL.6.1 SL.6.2</p> <p>Grades 9-10 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.3 SP.7.5</p> <p>Grade 8 G.8 SP.8.2</p>	<p>Social Studies Analyze Credit and Debt Levels SS.6.26 SS.8.27 SS.9-12.18 SS.9-12.19 SS.9-12.20</p> <p>Financial Literacy 21.6-8.FL.3</p>

JA Finance Park

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<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>The 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 6 RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>	<p>Social Studies Develop Financial and Career Goals SS.6.24 SS.7.28 SS.9-12.13</p> <p>Create a Savings and Spending Plan SS.6.25 SS.7.29 SS.8.26 SS.9-12.16 SS.9-12.17</p> <p>Financial Literacy 21.6-8.FL.1 21.6-8.FL.2 21.6-8.FL.6</p>
<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>The 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 RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7 RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8 RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10 RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6 RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7 RP.7.R2.b NS.7.2 NS.7.3</p>	<p>Social Studies Develop Financial and Career Goals SS.6.24 SS.7.28 SS.9-12.13</p> <p>Create a Savings and Spending Plan SS.6.25 SS.7.29 SS.8.26 SS.9-12.16 SS.9-12.17</p> <p>Financial Literacy 21.6-8.FL.1 21.6-8.FL.2 21.6-8.FL.6</p>

JA Finance Park Extension Activities

Unit 1:Income				
Extension Activity Description	Common Core ELA	Common Core Math	Iowa Social Studies	21 st Century Skills
<p>1. Kuder Navigator Career Assessment</p> <p>Students take an online career assessment to learn about their interests, skills, and work values.</p>	L.6.4 L.7.4 L.8.4		SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.	Employability Skills 21.9–12.ES.2
<p>2. Career Choice Research</p> <p>Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a Career Critique Chart.</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 RI.11-12.1 SL. 11-12.1		SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.	Financial Literacy 21.9–12.FL.1 Employability Skills 21.9–12.ES.2
<p>3. Being an Entrepreneur</p> <p>Students examine entrepreneurial skills and present new business ideas to the class.</p>	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		SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.	Financial Literacy 21.9–12.FL.1 Employability Skills 21.9–12.ES.1 21.9–12.ES.2

<p>4. Starting a Lawn Care Business</p> <p>Students identify a business and figure fixed and variable costs.</p>	<p>SL.6.1 L.6.4</p> <p>SL.7.1 L.7.4</p> <p>SL.8.1 L.8.4</p> <p>SL.9-10.1 L. 9-10.4</p>	<p>6.SP.1</p> <p>HSS.IC.B.6</p>	<p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.</p>	<p>Financial Literacy 21.9–12.FL.1</p> <p>Employability Skills 21.9–12.ES.1 21.9–12.ES.2 21.9–12.ES.3</p>
<p>5. STEM Careers</p> <p>Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</p>	<p>SL.6.1</p> <p>SL.7.1</p> <p>SL.8.1</p> <p>SL.9-10.1</p> <p>SL.11-12.1</p>	<p>NA</p>	<p>SS-FL.9-12.14. Evaluate entrepreneurship, career choices and the effect on the standard of living.</p>	<p>Employability Skills 21.9–12.ES.1 21.9–12.ES.2</p>
<p>6. Social Security and Medicare</p> <p>Students read a brief history of Social Security and Medicare and review tax tables for income examples.</p>	<p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p> <p>RI.9-10.1</p>	<p>6.NS.3</p> <p>7.RP.3</p>	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>Employability Skills 21.9–12.ES.2</p>
<p>7. Sales Receipt Analysis</p> <p>Students examine the cost of sales tax for items in their shopping cart.</p>	<p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p>	<p>7.RP.3</p>	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>Employability Skills 21.9–12.ES.1 21.9–12.ES.3</p>
<p>8. How to Complete a 1040-EZ Income Tax Form</p> <p>Students complete an IRS Form 1040-EZ and examine the equity of a progressive tax.</p>	<p>RI.6.1</p> <p>SL.6.1</p> <p>RI.7.1</p> <p>SL.7.1</p> <p>RI.8.1</p> <p>SL.8.1</p> <p>SL. 9-10.1</p> <p>SL.11-12.1</p>	<p>NA</p>	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>Financial Literacy 21.9–12.FL.1</p> <p>Employability Skills 21.9–12.ES.3</p>

Unit 2: Saving, Investing and Risk Management

Extension Activity Description	English Language Arts	Math	Iowa Social Studies	21 st Century Skills
<p>1. Understanding College Costs and the FAFSA</p> <p>The FAFSA form is used to evaluate a students' (and parents') financial ability to pay for college.</p>	<p>RI.6.1 W.6.7</p> <p>RI.7.1 W.7.7</p> <p>RI.8.1 W.8.7</p> <p>RI.9-10.1</p>	NA	<p>SS-FL.9-12.15. Evaluate the effect of taxes and other factors on income.</p>	<p>Financial Literacy 21.9–12.FL.1</p> <p>Employability Skills 21.9–12.ES.3</p>
<p>2. Understanding Stock Quotes</p> <p>Students use the information found in a sample stock quote table to analyze a stock portfolio.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p> <p>RI.9-10.1</p>	NA	<p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p>	<p>Financial Literacy 21.9–12.FL.1 21.9–12.FL.5</p>
<p>3. Roth IRAs: Teens and Retirement Savings</p> <p>With earned income, students can invest and watch their savings grow for retirement.</p>	<p>SL.6.1 L.6.4</p> <p>SL.7.1 L.7.4</p> <p>SL.8.1 L.8.4</p> <p>SL.9-10.1 L. 9-10.4</p> <p>SL.11-12.1 L. 11-12.4</p>	<p>Grade 6 CC.2.1.6.D.1 CC.2.1.6.E.2</p> <p>Grade 7 CC.2.1.7.D.1</p> <p>High School CC.2.1.HS.F.3</p>	<p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p>	<p>Financial Literacy 21.9–12.FL.1 21.9–12.FL.4 21.9–12.FL.5</p>
<p>4. Compound Interest and the Rule of 72</p> <p>Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</p>	<p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p>	<p>Grade 6 CC.2.1.6.D.1</p>	<p>SS-FL.9-12.22. Apply investment tools to meet financial goals.</p>	<p>Financial Literacy 21.9–12.FL.1 21.9–12.FL.5</p>
<p>5. Junior Achievement \$ave, USA Risk and Insurance Online Lesson</p> <p>This interactive lesson helps students define risk, common insurance terms, and the different types of insurances.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p>		<p>SS-FL.9-12.23. Justify reasons to use various forms of insurance.</p>	<p>Financial Literacy 21.9–12.FL.4</p> <p>Employability Skills 21.9–12.ES.3</p>

Unit 3: Debit and Credit

Extension Activity Description	English Language Arts	Math	Iowa Social Studies	21 st Century Skills
<p>1. Checks and Checking Accounts</p> <p>Students practice check writing and keep a check register to track their checks, deposits, withdrawals, and automatic electronic payments.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p>	NA		<p>Financial Literacy 21.9–12.FL.1 21.9–12.FL.2</p> <p>Employability Skills 21.9–12.ES.2 21.9–12.ES.3</p>
<p>2. Installment Debt</p> <p>Students become aware that an installment debt can be considerably greater than the original purchase price of an item.</p>	<p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p>	<p>Grade 6 CC.2.1.6.D.1</p>	<p>SS-FL.9-12.18. Analyze the cost and benefits of different types of credit and debt.</p>	<p>Financial Literacy 21.9–12.FL.3</p> <p>Employability Skills 21.9–12.ES.2 21.9–12.ES.3</p>
<p>3. Rent or Home Ownership</p> <p>Students compare the benefits and responsibilities that come with renting or owning a home.</p>	<p>RI.6.1 SL.6.1 L.6.4</p> <p>RI.7.1 SL.7.1 L.7.4</p> <p>RI.8.1 SL.8.1 L.8.4</p> <p>RI.9-10.1 SL. 9-10.1 L.9-10.4</p> <p>RI.11-12.1 SL. 11-12.1 L.11-12.4</p>	<p>Grade 6 CC.2.1.6.D.1</p>	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p>	<p>Financial Literacy 21.9–12.FL.1 21.9–12.FL.3</p> <p>Employability Skills 21.9–12.ES.2 21.9–12.ES.3</p>
<p>4. Leasing vs. Buying a Car</p> <p>Students assess the pluses and minuses of leasing or buying a car.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p>	NA	<p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p>	<p>Financial Literacy 21.9–12.FL.1 21.9–12.FL.3</p> <p>Employability Skills 21.9–12.ES.2 21.9–12.ES.3</p>

<p>5. Identity Theft</p> <p>Students learn about steps they can take to help protect their payment cards and personal identity from theft.</p>	<p>RI.6.1 SL.6.1</p> <p>RI.7.1 SL.7.1</p> <p>RI.8.1 SL.8.1</p> <p>RI.9-10.1 SL.9-10.1 SL.11-12.1</p>	<p>NA</p>	<p>SS-FL.9-12.24. Establish strategies for protection of personal identity and other forms of fraud.</p>	<p>Financial Literacy 21.9-12.FL.1 21.9-12.FL.6</p> <p>Employability Skills 21.9-12.ES.3</p>
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Unit 4: Budget +

Extension Activity Description			Iowa Social Studies	21 st Century Skills
<p>1. Sample Budgets</p> <p>Students practice preparing budgets and making budgeting decisions. They work in teams, pairs, or individually.</p>	<p>RI.6.1 SL.6.1</p> <p>RI.7.1 SL.7.1</p> <p>RI.8.1 SL.8.1</p> <p>SL.9-10.1 SL.11-12.1</p>	<p>7.RP.3</p> <p>Mathematical Practices</p> <p>1-7</p>	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p>	<p>Financial Literacy 21.9-12.FL.1 21.9-12.FL.2</p> <p>Employability Skills 21.9-12.ES.2</p>
<p>2. Personal Budget</p> <p>Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.</p>	<p>RI.6.1 W.6.7 SL.6.1</p> <p>RI.7.1 W.7.7 SL.7.1</p> <p>RI.8.1 W.8.7 SL.8.1</p>	<p>7.RP.3</p> <p>Mathematical Practices</p> <p>1-7</p>	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p>	<p>Financial Literacy 21.9-12.FL.1 21.9-12.FL.2</p> <p>Employability Skills 21.9-12.ES.2</p>
<p>3. Paying for Postsecondary Education</p> <p>Students see that education after high school is an investment in their future. They explore options to pay for higher education.</p>	<p>RI.6.1 SL.6.1 L.6.4</p> <p>RI.7.1 SL.7.1 L.7.4</p> <p>RI.8.1 SL.8.1 L.8.4</p>	<p>NA</p>		<p>Financial Literacy 21.9-12.FL.1 21.9-12.FL.2</p> <p>Employability Skills 21.9-12.ES.3</p>
<p>4. Completing a Budget</p> <p><i>Students continue to prepare for their JA Finance Park simulation by conducting pricing research and practicing the skills of budgeting. They evaluate hypothetical life situations and prioritize budget items.</i></p>	<p>RI.6.1 SL.6.1 L.6.4</p> <p>RI.7.1 SL.7.1 L.7.4</p> <p>RI.8.1 SL.8.1 L.8.4</p> <p>SL.9-10.1 SL.11-12.1C</p>	<p>7.RP.3</p> <p>Mathematical Practices</p> <p>1-7</p>	<p>SS-FL.9-12.16. Develop a saving and spending plan using a financial recordkeeping tool.</p> <p>SS-FL.9-12.17. Apply consumer skills to saving and spending decisions.</p>	<p>Financial Literacy 21.9-12.FL.1 21.9-12.FL.2</p> <p>Employability Skills 21.9-12.ES.2</p>

JA Finance Park PBL

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<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>The 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>Grades 9-10 RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 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>Social Studies Constructing Compelling Questions SS.9-12.1 Develop Financial and Career Goals SS.6.24 Create a Savings and Spending Plan SS.6.25</p> <p>Employability Skills 21.6-8.ES.1 21.6-8.ES.2 21.6-8.ES.3</p>

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<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>The 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>Grades 9-10 RI .9-10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 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>Social Studies Constructing Supporting Questions SS.9-12.2</p> <p>Gathering and Evaluating Sources SS.9-12.3</p> <p>Evaluate Savings and Long Term Investments SS.6.27 SS.7.31 SS.8.28 SS.9-12.21 SS.9-12.22</p> <p>Measure Risk Management Tools SS.6.28 SS.8.29 SS.9-12.23</p> <p>Financial Literacy 21.6-8.FL.1 21.6-8.FL.4 21.6-8.FL.5</p>

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<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>The 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>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>	<p>Mathematical Practices 1-2 5-7</p>	<p>Social Studies Constructing Supporting Questions SS.9-12.2 Gathering and Evaluating Sources SS.9-12.3 Analyze Credit and Debt Levels SS.6.26 SS.8.27 SS.9-12.18 SS.9-12.19 SS.9-12.20</p> <p>Financial Literacy 21.6–8.FL.3</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 and adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p>	<p>Objectives:</p> <p>The 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>Grades 9-10 RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI .11-12.1 SL11-12.1 L.11-12.1,4</p>	<p>Mathematical Practices 1-7</p>	<p>Social Studies Constructing Supporting Questions SS.9-12.2 Gathering and Evaluating Sources SS.9-12.3 Develop Financial and Career Goals SS.6.24 SS.7.28 SS.9-12.13 Create a Savings and Spending Plan SS.6.25 SS.7.29 SS.8.26 SS.9-12.16 SS.9-12.17</p> <p>Financial Literacy 21.6–8.FL.1 21.6–8.FL.2 21.6–8.FL.6</p>

Unit Description	Key Learning Objectives	English Language Arts	Math	Iowa Core Standards
<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. Students then use the knowledge and skills gained from the <i>JA Finance Park</i> 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>The 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>Grades 9-10 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 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>	<p>Mathematical Practices 1-7</p>	<p>Social Studies Communicating and Critiquing Conclusions SS.9-12.7 SS.9-12.8 SS.9-12.9 Develop Financial and Career Goals SS.6.24 SS.7.28 SS.9-12.13 Create a Savings and Spending Plan SS.6.25 SS.7.29 SS.8.26 SS.9-12.16 SS.9-12.17</p> <p>Financial Literacy 21.6-8.FL.1 21.6-8.FL.2 21.6-8.FL.6</p>