



empowering young people to  
own their economic success®

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

Updated February 2019  
Revised Language Arts Standards  
Personal Financial Literacy

Junior Achievement USA®  
One Education Way  
Colorado Springs, CO  
80906  
[www.ja.org](http://www.ja.org)

# Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Texas Academic Standards for Social Studies and English Language Arts (ELA) and Math. 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 at the elementary and Middle School levels. Financial Literacy Standards for JAFP at the High School level can be found on the JAFP PBL document; even though the approach is different, the same concepts are covered in both delivery methods.

*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. For social studies standards when using this program for high school students, please see the PBL document. Both provide educators a method of delivery that will best meet the needs of their students.

Option 1) A traditional teacher-taught, in-class lesson format that encompasses financial planning and career exploration with accompanying PowerPoint slides.

Option 2) A Project-Based Learning (PBL) format that encompasses the financial planning and career exploration topics but in a nontraditional approach.

# JA BizTown

Unit Description	Texas Social Studies Standards	TEKS English Language Arts	TEKS Math
<p><b>Unit 1: Financial Literacy</b> Students are introduced to bank services and practices that will help them be successful at JA BizTown and in life. Students begin to understand the basics of deposits, checks, and withdrawals, and they 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>Grade 4</b></p> <p>113.15.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology</p> <p>113.15.22 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grade 5</b></p> <p>113.16.24 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology</p> <p>113.16.25 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.16.26 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grade 6</b></p> <p>113.15.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology</p> <p>113.15.22 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p>113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p><b>Grade 4</b></p> <p>110.6.1.A-D 110.6.2.B 110.6.3.A-B 110.6.4 110.6.6.A-B,E-H 110.6.7.E-G 110.6.13.A-E<sup>ELO</sup></p> <p><b>Grade 5</b></p> <p>110.7.1.A,B,D 110.7.2.B 110.7.3.A-B 110.7.4 110.7.6.A-B,E-H 110.7.7.E-G 110.7.13.A-E<sup>ELO</sup></p> <p><b>Grade 6</b></p> <p>110.22.1.A,B,D 110.22.2.A-B 110.22.3 110.22.4 110.22.5.A-B,E-H 110.22.6.E-I 110.22.12.A-E<sup>ELO</sup></p>	<p><b>Grade 4</b></p> <p>111.6.1.A-C 111.6.4.A 111.6.10.C,E</p> <p><b>Grade 5</b></p> <p>111.7.1.A 111.7.1.C 111.7.10.C-D</p> <p><b>Grade 6</b></p> <p>111.26.1.A 111.26.1.C 111.26.14.A-C</p>

# JA BizTown

Unit Description	Texas Social Studies Standards	TEKS ELA	TEKS Math
<p><b>Unit 2: Community and Economy</b>            Students 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>Grade 4</b>            113.15.17. Citizenship. The student understands the importance of active individual participation in the democratic process.            113.15.11.C The student is expected to give examples of the benefits of the free enterprise system such as choice and opportunity.            113.15.23.A Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grade 5</b>            113.16. 11.B 11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States.            113.16.22 Culture. The student understands the contributions of people of various racial, ethnic, and religious groups to the United States.</p> <p><b>Grade 6</b>            113.18.8. Economics. The student understands the factors of production in a society's economy.            113.18.14 Citizenship. The student understands the relationship among individual rights, responsibilities, duties, and freedoms in societies with representative governments.            113.18.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings</p>	<p><b>Grade 4</b>            110.6.1.A-D            110.6.2.B            110.6.3.A-B            110.6.4 <sup>ELO</sup>            110.6.6.B,E,F,G,H            110.6.7.E-G</p> <p><b>Grade 5</b>            110.7.1.A,B,D            110.7.2.B            110.7.3.A-B            110.7.4 <sup>ELO</sup>            110.7.6.A-B,E-H            110.7.7.E-G</p> <p><b>Grade 6</b>            110.22.1.A,B,D            110.22.2.A-B            110.22.3            110.22.4 <sup>ELO</sup>            110.22.6.E-I            110.22.12.A-E<sup>ELO</sup></p>	<p><b>Grade 4</b>            111.6.1.A            111.6.1.C            111.6.2.D            111.6.4.A            111.6.10.D</p> <p><b>Grade 5</b>            111.7.1.A            111.7.1.C            111.7.2.C            111.7.10.A-B</p> <p><b>Grade 6</b>            111.26.1.A            111.26.1.C            111.26.3</p>

# JA BizTown

Unit Description	Texas Social Studies Standards	TEKS ELA	TEKS Math
<p><b>Unit 3: Work Readiness</b>            Students learn how their interests and skills can lead to exciting jobs and careers. They will assess their interests and skills and have an opportunity to fill out a job application and experience the job interview process.</p> <p><b>Objectives:</b>            The students will:</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>Grade 4</b></p> <p>113.15.17 Citizenship. The student understands the importance of active individual participation in the democratic process.</p> <p>113.15.18 Citizenship. The student understands the importance of effective leadership in a constitutional republic.</p> <p><b>Grade 5</b></p> <p>113.16.13 Economics. The student understands patterns of work and economic activities in the United States.</p> <p>113.17.18 Citizenship. The student understands the importance of individual participation in the democratic process at the local, state, and national levels.</p> <p><b>Grade 6</b></p> <p>113.18.13 Citizenship. The student understands that the nature of citizenship varies among societies.</p> <p>113.18.14 Citizenship. The student understands the relationship among individual rights, responsibilities, duties, and freedoms in societies with representative governments.</p>	<p><b>Grade 4</b></p> <p>110.6.1.A-D            110.6.2.B            110.6.3.A-B            110.6.4<sup>ELO</sup>            110.6.7.A-C,E            110.6.11.A-C<sup>ELO</sup></p> <p><b>Grade 5</b></p> <p>110.7.1.A,B,D            110.7.2.B            110.7.3.A-B            110.7.4<sup>ELO</sup>            110.7.7A-C,E            110.7.11.A-C<sup>ELO</sup></p> <p><b>Grade 6</b></p> <p>110.22.1.A,B,D            110.22.2.A-B            110.22.3            110.22.4            110.22.6.E-I            110.22.11.B<sup>ELO</sup></p>	<p><b>Grade 4</b>            NA</p> <p><b>Grade 5</b>            111.6.10.A-B</p> <p><b>Grade 6</b>            111.26.14.H</p>

# JA BizTown

Unit Description	Texas Social Studies Standards	TEKS ELA	TEKS Math
<p><b>Unit 4: Business Management</b> Students work in their business teams and prepare for their JA BizTown visit. They will learn about operating a successful business, setting prices to achieve a profit, and using advertising to bring in revenue.</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>Grade 4</b> 113.15.22 Social studies skills. The student communicates in written, oral, and visual forms. 113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grade 5</b> 113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States. 113.16.13 Economics. The student understands patterns of work and economic activities in the United States.</p> <p><b>Grade 6</b> 113.18.9.A Economics. The student understands the various ways in which people organize economic systems. 113.18.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p>	<p><b>Grade 4</b> 110.6.1.A-D 110.6.2.B 110.6.3.A-B 110.6.4 110.6.7.A-C 110.6.11.A-C 110.6.13.A-E<sup>ELO</sup></p> <p><b>Grade 5</b> 110.7.1.A,B,D 110.7.2.B 110.7.3.A-B 110.7.4 110.7.7.A-C 110.7.13.A-E<sup>ELO</sup></p> <p><b>Grade 6</b> 110.22.1.A,B,D 110.22.2.A-B 110.22.3 110.22.4 110.22.6.E-G 110.22.12.A-D<sup>ELO</sup></p>	<p><b>Grade 4</b> 111.6.1.A 111.6.1.C 111.6.4.A 111.6.4.H 111.6.10.B</p> <p><b>Grade 5</b> 111.7.1.A 111.7.1.C 111.7.10.D</p> <p><b>Grade 6</b> 111.26.1.A 111.26.1.C 111.26.3 111.26.4.D 111.26.10</p>

# JA BizTown

Unit Descriptions	Texas Social Studies Standards	TEKS ELA	TEKS Math
<p><b>Unit 5: Visit and Debriefing</b> Students participate in the JA BizTown simulation, then reflect on their 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>Grade 4</b> 113.15.17.C The student is expected to explain the duty of the individual in state and local elections such as being informed and voting. 113.15.22 Social studies skills. The student communicates in written, oral, and visual forms. 113.15.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grade 5</b> 113.16.11 Economics. The student understands the development, characteristics, and benefits of the free enterprise system in the United States. 113.16.18 Citizenship. The student understands the importance of individual participation in the democratic process at the local, state, and national levels.</p> <p><b>Grade 6</b> 113.18.14 Citizenship. The student understands the relationship among individual rights, responsibilities, duties, and freedoms in societies with representative governments.</p>	<p><b>Grade 4</b> 110.6.1.A-D 110.6.2.B 110.6.3.A-B 110.6.4 110.6.7.A-C 110.6.11.A-C 110.6.13.A-E</p> <p><b>Grade 5</b> 110.7.1.A,B,D 110.7.2.B 110.7.3.A-B 110.7.4 110.7.7A-C 110.7.13.A-E</p> <p><b>Grade 6</b> 110.18.17.B-C 110.18.26.A 110.18.27 110.18.28</p>	<p><b>Grade 4</b> 111.6.1.A 111.6.1.C 111.6.2.D 111.6.4. 111.6.10.B-E</p> <p><b>Grade 5</b> 111.7.1.A 111.7.1.C 111.7.10.D</p> <p><b>Grade 6</b> 111.26.1.A 111.26.1.C 111.26.14.A,C</p>

# JA Finance Park

Unit Description	Texas Social Studies Standards	TEKS English Language Arts	TEKS Math
<p><b>Unit 1: Income</b></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><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 choices</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Figure net monthly income</li> </ul>	<p><b>Grade 6 Social Studies</b></p> <p>113.18.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired through established research methodologies from a variety of valid sources, including electronic technology.</p> <p>113.18.10 Economics. The student understands categories of economic activities and the data used to measure a society's economic level.</p> <p>113.18.14 Citizenship. The student understands the relationship among individual rights, responsibilities, duties, and freedoms in societies with representative governments.</p> <p><b>Grade 8 Social Studies</b></p> <p>113.20.19. Citizenship. The student understands the rights and responsibilities of citizens of the United States.</p> <p>113.20.29 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p><b>Grades 9</b></p> <p>113.41.18 Economics. The student understands the economic effects of increased worldwide interdependence as the United States enters the 21st century.</p> <p>(A) discuss the role of American entrepreneurs such as Bill Gates, Sam Walton, Estée Lauder, Robert Johnson, Lionel Sosa, and millions of small business entrepreneurs who achieved the American dream <sup>ELO</sup></p> <p>113.41.29 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p> <p>(B) analyze information by sequencing, categorizing, identifying cause-and-effect relationships, comparing and contrasting, finding the main idea, summarizing, making generalizations, making predictions, drawing inferences, and drawing conclusions</p>	<p><b>Grade 6</b></p> <p>110.22.1.A,B,D 110.22.2.A-B 110.22.3 110.22.4 110.22.5.A-B,E-G 110.22.6.A-F 110.22.12.A-D,F,J<sup>ELO</sup></p> <p><b>Grade 7</b></p> <p>110.23.1.A,B,D 110.23.2.A-B 110.23.3 110.23.4 110.23.5.A-B,E-G 110.23.6.A-F 110.23.12.A-D,F,J<sup>ELO</sup></p> <p><b>Grade 8</b></p> <p>110.24.1.A,B,D 110.24.2.A-B 110.24.3 110.24.4 110.24.5.A-B,E-H 110.24.6.A-F 110.24.12.A-D,F,J<sup>ELO</sup></p> <p><b>Grades 9-10</b></p> <p>110.36.1.A-D 110.36.2.A 110.36.3 110.36.4.A-I 110.36.5.A,E,-J 110.36.11.A-G<sup>ELO</sup></p>	<p><b>Grade 6</b></p> <p>111.26.1.A-C 111.26.3.D 111.26.14.G-H</p> <p><b>Grade 7</b></p> <p>111.27.1.A-E 111.27.3.B 111.27.4.D 111.27.13.A</p> <p><b>Grade 8</b></p> <p>111.28.1.A-C 111.28.12.F-G</p>



# JA Finance Park

Unit Description	Texas Social Studies Standards	TEKS ELA	TEKS Math
<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>Grade 6-7 Social Studies</b></p> <p>113.18.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired through established research methodologies from a variety of valid sources, including electronic technology.</p> <p>113.18/19.22 Social studies skills. The student communicates in written, oral, and visual forms.</p> <p><b>Grade 8 Social Studies</b></p> <p>113.20.30 Social studies skills. The student communicates in written, oral, and visual forms</p> <p><b>Grades 9</b></p> <p>113.41.29 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p> <p>113.41.30 Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:</p> <p>(A) create written, oral, and visual presentations of social studies information</p>	<p><b>Grade 6</b></p> <p>110.22.1.A,B,D 110.22.2.A-B 110.22.3 110.22.4 110.22.5.A-B,E-G 110.22.6.A-F</p> <p><b>Grade 7</b></p> <p>110.23.1.A,B,D 110.23.2.A-B 110.23.3 110.23.4 110.23.5.A-B,E-G 110.23.6.A-F</p> <p><b>Grade 8</b></p> <p>110.24.1.A,B,D 110.24.2.A-B 110.24.3 110.24.4 110.24.5.A-B,E-H 110.24.6.A-F</p> <p><b>Grades 9-10</b></p> <p>110.36.1.A-D 110.36.2.A 110.36.3 110.36.4.A-I 110.36.5.A,E,-J</p>	<p><b>Grade 6</b></p> <p>111.26.1.A-C 111.26.3.D 111.26.14.A,C</p> <p><b>Grade 7</b></p> <p>111.27.1.A-E 111.27.3.B 111.27.4.D 111.27.13.E-F</p> <p><b>Grade 8</b></p> <p>111.28.1.A-C 111.28.12.A-D</p>

# JA Finance Park

Unit Description	Texas Social Studies Standards	TEKS ELA	TEKS Math
<p><b>Unit 3: Debit and Credit</b></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><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>Grade 6</b></p> <p>113.18.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired through established research methodologies from a variety of valid sources, including electronic technology.</p> <p>C) organize and interpret information from outlines, reports, databases, and visuals, including graphs, charts, timelines, and maps;</p> <p>(D) identify different points of view about an issue or current topic</p> <p><b>Grades 9</b></p> <p>113.41.29 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p> <p>113.41.30 Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:</p> <p>(A) create written, oral, and visual presentations of social studies information</p>	<p><b>Grade 6</b></p> <p>110.22.1.A,B,D 110.22.2.A-B 110.22.3 110.22.4 110.22.5.A-B,E-G 110.22.6.A-F</p> <p><b>Grade 7</b></p> <p>110.23.1.A,B,D 110.23.2.A-B 110.23.3 110.23.4 110.23.5.A-B,E-G 110.23.6.A-F</p> <p><b>Grade 8</b></p> <p>110.24.1.A,B,D 110.24.2.A-B 110.24.3 110.24.4 110.24.5.A-B,E-H 110.24.6.A-F</p> <p><b>Grades 9-10</b></p> <p>110.36.1.A-D 110.36.2.A 110.36.3 110.36.4.A-I 110.36.5.A,E,-J</p>	<p><b>Grade 6</b></p> <p>111.26.1.A-C 111.26.3.D 111.26.14.B,D,E,F</p> <p><b>Grade 7</b></p> <p>111.27.1.A-E 111.27.3.B 111.27.4.D 111.27.13.A,F</p> <p><b>Grade 8</b></p> <p>111.28.1.A-C 111.28.12.E-F</p>

# JA Finance Park

Unit Description	Texas Social Studies Standards	TEKS ELA	TEKS Math
<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>Grade 6-8 Social Studies</b></p> <p>113.18.21 Social studies skills. The student applies critical-thinking skills to organize and use information acquired through established research methodologies from a variety of valid sources, including electronic technology.</p> <p>113.18.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings</p> <p>(B) use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision</p> <p><b>Grades 9</b></p> <p>113.41.29 Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology.</p> <p>113.41.30 Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:</p> <p>(A) create written, oral, and visual presentations of social studies information</p>	<p><b>Grade 6</b></p> <p>110.22.1.A,B,D 110.22.2.A-B 110.22.3 110.22.4 110.22.6.A-F</p> <p><b>Grade 7</b></p> <p>110.23.1.A,B,D 110.23.2.A-B 110.23.3 110.23.4 110.23.6.A-F</p> <p><b>Grade 8</b></p> <p>110.24.1.A,B,D 110.24.2.A-B 110.24.3 110.24.4 110.24.6.A-F</p> <p><b>Grades 9-10</b></p> <p>110.36.1.A-D 110.36.2.A 110.36.3 110.36.4.A-I 110.36.5.A,E,-J 110.36.11.A-G<sup>ELO</sup></p>	<p><b>Grade 6</b></p> <p>111.26.1.A-E 111.26.3.D 111.26.4.E</p> <p><b>Grade 7</b></p> <p>111.27.1.A-E 111.27.3.B 111.27.4.D 111.27.13.B,D</p> <p><b>Grade 8</b></p> <p>111.28.1.A-C 111.28.12.C,F</p>

# JA Finance Park

Unit Description	Texas Social Studies Standards	TEKS ELA	TEKS Math
<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></p> <p>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>Grade 6-8 Social Studies</b></p> <p>113.18.23 Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings.</p> <p>(A) use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution</p> <p>(B) use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision</p> <p><b>Grade 8 Social Studies</b></p> <p>113.20.19 Citizenship. The student understands the rights and responsibilities of citizens of the United States</p>	<p><b>Grade 6</b></p> <p>110.22.1.A,B,D 110.22.2.A-B 110.22.3 110.22.4 110.22.5.A-B,E-G 110.22.6.A-F</p> <p><b>Grade 7</b></p> <p>110.23.1.A,B,D 110.23.2.A-B 110.23.3 110.23.4 110.23.5.A-B,E-G 110.23.6.A-F</p> <p><b>Grade 8</b></p> <p>110.24.1.A,B,D 110.24.2.A-B 110.24.3 110.24.4 110.24.5.A-B,E-H 110.24.6.A-F</p> <p><b>Grades 9-10</b></p> <p>110.36.1.A-D 110.36.2.A 110.36.3 110.36.4.A-I 110.31.5.A,E,-J 110.31.11.A-G</p>	<p><b>Grade 6</b></p> <p>111.26.1.A-E 111.26.3.D 111.26.4.E 111.26.14.A-H</p> <p><b>Grade 7</b></p> <p>111.27.1.A-E 111.27.3.B 111.27.4.D 111.27.13.A-B,D-F</p> <p><b>Grade 8</b></p> <p>111.28.1.A-C 111.28.12.A-G</p>

# JA Finance Park PBL

Unit Description	Texas Social Studies Standards Grades 9-12 Personal Financial Literacy	TEKS ELA	TEKS Math
<p><b>Unit 1: Income</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Tell the difference between abilities, interests, work preferences, and values</li> <li>▪ Identify career interests and goals as a way to earn future income</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)</li> <li>▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare</li> </ul>	<p>113.49.3) Earning and spending. The student analyzes components of compensation from employment. The student is expected to:</p> <p>(B) identify taxes that are deducted from paychecks, including Federal Insurance Contributions Act (FICA) and federal income taxes</p> <p>(C) calculate gross and net pay using information on a paycheck</p> <p>113.49.15) College and postsecondary education and training. The student recognizes the costs and benefits of various types of college, postsecondary education, and training. The student is expected to:</p> <p>(A) analyze the relationship between education and training and earnings</p> <p>(B) identify types of costs associated with college, postsecondary education, and training</p> <p>113.49.16) College and postsecondary education and training. The student understands various options for paying for college, postsecondary education, and training. The student is expected to:</p> <p>(A) understand how, why, and when to complete grant and scholarship applications and the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education</p> <p>(B) research various sources of funds for postsecondary education and training, including student loans, grants and scholarships, and other sources such as work-study and military programs</p>	<p><b>Grades 9-10</b> 110.36.1.A-D 110.36.2.A 110.36.3 110.36.4.A-I 110.31.5.A,E,-J 110.31.11.A-I</p> <p><b>Grades 11-12</b> 110.38.1.A-D 110.38.2.A 110.38.3 110.38.4.A-I 110.38.5.A,E,-J 110.38.11.A-I</p>	<p>111.39/40.1.A-D</p>

Unit Description	Texas Social Studies Standards Grades 9-12 Personal Financial Literacy	TEKS ELA	TEKS Math
<p><b>Unit 2: Saving, Investing and Risk Management</b></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><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 savings options and investment vehicles</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>113.49.5) Saving and investing. The student understands the importance of saving and investing in creating wealth and building assets. The student is expected to:</p> <p>(A) develop a short-term saving strategy to achieve a goal such as establishing and maintaining an emergency fund</p> <p>(B) develop an intermediate-term saving and investing strategy to achieve a goal such as accumulating a down payment on a home or vehicle</p> <p>113.49.6) Saving and investing. The student understands the implementation of a saving and investing plan.</p> <p>(A) discuss the role of financial institutions and markets in saving and investing</p> <p>(B) demonstrate the impact of compound growth over time</p> <p>(C) evaluate the costs and benefits of various savings options such as bank savings accounts, certificates of deposit, and money market mutual funds</p> <p>(D) evaluate risk and return of various investment options, including stocks, bonds, and mutual funds</p> <p>113.49.11) Insuring and protecting. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks.</p> <p>(A) identify risk as potential loss of assets or earning potential</p> <p>113.49.12) Insuring and protecting. The student identifies the costs and benefits of insurance for transferring risk.</p> <p>(A) define insurance terminology, including premiums, deductibles, co-pays, and policy limits</p> <p>(B) explain the costs and benefits of different types and sources of health insurance such as individual health plans, employer-provided health plans, and government-provided health plans</p> <p>113.49.13) Insuring and protecting. The student understands how to identify and protect themselves from frauds, schemes, and scams.</p> <p>(A) identify ways to protect personal information and reduce risk of identity theft</p>	<p><b>Grades 9-10</b></p> <p>110.36.1.A-D 110.36.2.A 110.36.3 110.36.4.A-I 110.36.5.A,E,-J 110.36.10.A 110.36.11.A-I</p> <p><b>Grades 11-12</b></p> <p>110.38.1.A-D 110.38.2.A 110.38.3 110.38.4.A-I 110.38.5.A,E,-J 110.38.10.A 110.38.11.A-I</p>	<p>11.39/40.1.A-D</p>

<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide</li> <li>▪ Explain debit and credit cards and their uses</li> <li>▪ Identify the advantages and disadvantages related to credit and debit cards</li> <li>▪ Give examples of the best ways to build credit</li> <li>▪ Demonstrate why credit scores are important</li> </ul>	<p>113.49.2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being.</p> <p>(B) track income and expenses and develop an income statement</p> <p>113.49.4) Earning and spending. The student critically evaluates consumption decisions.</p> <p>(D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price</p> <p>113.49.8) Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to:</p> <p>(A) compare and contrast sources of credit such as banks, merchants, peer-to-peer, payday loans, and title loans</p> <p>(B) compare and contrast types of credit, including revolving and installment credit, and collateralized loans versus unsecured credit; and</p> <p>(C) evaluate the impact of credit decisions on monthly budget, income statement, and net worth statement</p> <p>113.49.9) Credit and borrowing. The student identifies factors that affect credit worthiness.</p> <p>(A) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit</p> <p>(B) describe how to access and interpret a sample credit report and score</p> <p>(C) describe the importance of monitoring credit reports regularly and addressing mistakes</p> <p>(D) identify factors that could lead to bankruptcy such as medical expenses, job loss, divorce, or a failed business; and</p> <p>(E) appraise the impact of borrowing decisions on credit score, including consequences of poor credit management and bankruptcy</p> <p>113.49.10) Credit and borrowing. The student evaluates a decision to use credit.</p> <p>(B) explain strategies to reduce total cost of borrowing such as making a higher down payment and additional principal payments</p> <p>(C) differentiate between the use and cost of debit and credit cards</p>	<p><b>Grades 9-10</b></p> <p>110.36.1.A-D 110.36.2.A 110.36.3 110.36.4.A-I 110.36.5.A,E,-J 110.36.11.A-I</p> <p><b>Grades 11-12</b></p> <p>110.38.1.A-D 110.38.2.A 110.38.3 110.38.4.A-I 110.38.5.A,E,-J 110.38.11.A-I</p>	<p>11.39/40.1.A-D</p>
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Unit Description	Texas Social Studies Standards Grades 9-12 Personal Financial Literacy	TEKS ELA	TEKS Math
<p><b>Unit 4: Budget+</b></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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Distinguish between different kinds of budgets</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>113.49.1) Earning and spending. The student understands how to set personal financial goals.</p> <p>(A) differentiate between needs and wants in evaluating spending decisions</p> <p>(D) develop financial goals for the short, medium, and long term that are specific, measurable, attainable, realistic, and time based</p> <p>113.49.2). Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being.</p> <p>(C) develop a budget that incorporates short-medium-, and long-term financial goals</p> <p>(F) evaluate the impact of unplanned spending on a budget</p>	<p><b>Grades 9-10</b></p> <p>110.36.1.A,B,D 110.36.2.A 110.36.3 110.36.4.A-I 110.36.5.A,E,-J 110.36.11.A-G</p> <p><b>Grades 11-12</b></p> <p>110.38.1.A-D 110.38.2.A 110.38.3 110.38.4.A-I 110.38.5.A,E,-J 110.38.11.A-G</p>	<p>11.39/40.1.A-E</p>



Unit Description	Texas Social Studies Standards Grades 9-12 Personal Financial Literacy	TEKS ELA	TEKS Math
<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. 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><b>Objectives:</b></p> <p>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>▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes</li> <li>▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts</li> <li>▪ Demonstrate originality and creativity</li> <li>▪ Build confidence, self-esteem, and teamwork skills</li> </ul>	<p>113.49.1 Earning and spending. The student understands how to set personal financial goals. The student is expected to:</p> <p>(A) differentiate between needs and wants in evaluating spending decisions</p> <p>(C) demonstrate an understanding of the value and benefits of charitable giving</p> <p>(D) develop financial goals for the short, medium, and long term that are specific, measurable, attainable, realistic, and time based</p> <p>113.49.4) Earning and spending. The student critically evaluates consumption decisions.</p> <p>(A) analyze costs and benefits of owning versus renting housing</p> <p>(B) analyze costs and benefits of owning versus leasing a vehicle</p> <p>113.49.7) Saving and investing. The student demonstrates an understanding of the importance of planning for retirement.</p> <p>(B) identify and explain sources of income during retirement, including Social Security, individual savings, and employer-sponsored plans</p>	<p><b>Grades 9-10</b></p> <p>110.36.1.A-D 110.36.2.A 110.36.3 110.36.4.A-I 110.36.5.A,E,-J 110.36.11.A-I</p> <p><b>Grades 11-12</b></p> <p>110.38.1.A-D 110.38.2.A 110.38.3 110.38.4.A-I 110.38.5.A,E,-J 110.38.11.A-I</p>	<p>11.39/40.1.A-E</p>