



empowering young people to
own their economic success®

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

Updated July 2020
Tennessee Academic Standards
[Tennessee Standards for Personal Finance](#)
[Tennessee School Counseling Standards](#)

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Tennessee Academic Standards for Social Studies, Personal Finance, and the School Counseling Model & Standards for Academics, Social and Emotional Development and Career Readiness (**Guidance Standards**), as well as Common Core 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.

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: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finances, or have never taken a financial literacy class. Entry Level lessons are offered either in a traditional classroom presentation format designed for middle-grade students, or in a Project-Based Learning (PBL) format designed for high school students. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, and allows students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students.

JA BizTown

Unit Description	Learning Objectives	Tennessee Academic Standards	English Language Arts	Math
<p>Unit 1: Financial Literacy</p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Sessions:</p> <p>Financial Services Checking Accounts Savings Accounts Debit Cards</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>Social Studies Practices</p> <p>SSP.01. Collect data and information from a variety of primary and secondary sources, including:</p> <p>SSP.01.1. Printed materials</p> <p>SSP.01.2. Graphic representations</p> <p>SSP.02. Critically examine a primary or secondary source in order to:</p> <p>SSP.02.1. Extract and paraphrase significant ideas and relevant information</p> <p>SSP.02.2. Distinguish the difference between fact and opinion</p> <p>SSP.02.3. Draw inferences and conclusions</p> <p>Guidance Standards</p> <p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning.</p> <p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p>	<p>Grade 4</p> <p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5</p> <p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6</p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4</p> <p>4.NBT.3 4.NBT.4</p> <p>Grade 5</p> <p>5.NBT.5 5.NBT.7</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown

Unit Description	Learning Objectives	Tennessee Academic Standards	English Language	Math
<p>Unit 2: Community and Economy</p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Sessions:</p> <p>Circular Flow of Economics</p> <p>Free Enterprise</p> <p>Public Goods and Services</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>Social Studies Practices</p> <p>SSP.01. Collect data and information from a variety of primary and secondary sources, including:</p> <p>SSP.01.1. Printed materials</p> <p>SSP.01.2. Graphic representations</p> <p>SSP.02. Critically examine a primary or secondary source in order to:</p> <p>SSP.02.1. Extract and paraphrase significant ideas and relevant information</p> <p>SSP.02.2. Distinguish the difference between fact and opinion</p> <p>SSP.02.3. Draw inferences and conclusions</p> <p>SSP.03.3. Frame appropriate questions for further investigation</p> <p>SSP.04.1. Demonstrate and defend an understanding of ideas</p> <p>Guidance Standards</p> <p>AA5. Model a sense of belonging in the school environment</p> <p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>SK3. Distinguish appropriate behaviors for a variety of settings and situations</p> <p>SS1. Make ethical decisions and practice social responsibility</p> <p>SE2. Work effectively in diverse groups by developing and employing leadership and teamwork skills</p>	<p>Grade 4</p> <p>RI.4.7</p> <p>W.4.8</p> <p>SL.4.1</p> <p>SL.4.2</p> <p>SL.4.3</p> <p>L.4.1</p> <p>L.4.4</p> <p>L.4.6</p> <p>Grade 5</p> <p>RI.5.7</p> <p>W.5.8</p> <p>SL.5.1</p> <p>SL.5.2</p> <p>SL.5.3</p> <p>L.5.1</p> <p>L.5.4</p> <p>L.5.6</p> <p>Grade 6</p> <p>R.6.7</p> <p>SL.6.1</p> <p>SL.6.2</p> <p>L.6.1</p> <p>L.6.4</p> <p>L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>1</p> <p>2</p> <p>4</p>

JA BizTown

Unit Description	Learning Objectives	Tennessee Academic Standards	English Language Arts	Math
<p>Unit 3: Work Readiness</p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Sessions:</p> <p>Interests and Skills</p> <p>Applying for a Job</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>Social Studies Practices</p> <p>SSP.01. Collect data and information from a variety of primary and secondary sources, including:</p> <p>SSP.01.1. Printed materials</p> <p>SSP.01.2. Graphic representations</p> <p>SSP.03.3. Frame appropriate questions for further investigation</p> <p>SSP.04.1. Demonstrate and defend an understanding of ideas</p> <p>SSP.04.2. Compare and contrast viewpoints</p> <p>Guidance Standards</p> <p>AA6. Build aspirations for postsecondary education and training.</p> <p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p> <p>SA1. Develop positive attitudes toward self as a unique and worthy person</p> <p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CA2. Articulate that career development occurs across the lifespan</p> <p>CK1. Research and appraise characteristics of a variety of traditional and nontraditional occupations</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p>CS1. Develop skills to locate, evaluate and interpret career information</p>	<p>Grade 4</p> <p>RI.4.4</p> <p>SL.4.1</p> <p>L.4.1</p> <p>L.4.2</p> <p>L.4.4</p> <p>L.4.6</p> <p>Grade 5</p> <p>RI.5.4</p> <p>SL.5.1</p> <p>L.5.1</p> <p>L.5.2</p> <p>L.5.4</p> <p>L.5.6</p> <p>Grade 6</p> <p>SL.6.1</p> <p>L.6.1</p> <p>L.6.2</p> <p>L6.4</p> <p>L.6.6</p>	<p>Grade 4</p> <p>4.MD.4</p> <p>Grade 5</p> <p>5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>2</p> <p>4-6</p>

JA BizTown

Unit Description	Learning Objectives	Tennessee Academic Standards	English Language Arts	Math
<p>Unit 4: Business Management 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>Sessions: Business Costs Setting Prices Visit Preparation</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>Social Studies Practices</p> <p>SSP.01. Collect data and information from a variety of primary and secondary sources, including:</p> <p>SSP.01.1. Printed materials</p> <p>SSP.01.2. Graphic representations</p> <p>SSP.03.3. Frame appropriate questions for further investigation</p> <p>SSP.04.2. Compare and contrast viewpoints</p> <p>SSP.04.5. Devise new outcomes or solutions</p> <p>Guidance Standards</p> <p>AA3. Develop high expectations for achievement</p> <p>AA4. Apply self-motivation and self-direction to learning</p> <p>AS5. Exhibit creativity</p> <p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>SA2. Develop positive attitudes toward others as unique and worthy people</p> <p>SS4. Effectively collaborate with others, cooperate with diverse perspectives, and communicate effectively in a variety of situations</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p> <p>CS3. Utilize internal and external resources to manage transitions and adapt to changing situations/responsibilities</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>Grade 4</p> <p>W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5</p> <p>W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4 4.NBT.5</p> <p>Grade 5 5.NBT.5</p> <p>Grade 6 6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6 1-7</p>

JA BizTown

Unit Description	Learning Objectives	Tennessee Academic Standards	English Language	Math
<p>Unit 5: Visit and Debrief</p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Sessions:</p> <p>The Visit</p> <p>Debriefing</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>Guidance Standards</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS3. Develop and practice effective technology skills</p> <p>AS5. Exhibit creativity</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>AE4. Participate in enrichment or extracurricular activities</p> <p>SA1. Develop positive attitudes toward self as a unique and worthy person</p> <p>SA2. Develop positive attitudes toward others as unique and worthy people</p> <p>SA3. Respect diversity in culture, perspectives, values, and experiences</p> <p>SA4. Recognize each person is a part of a diverse local and global community</p> <p>SS5. Exercise personal safety skills, including refusal skills</p> <p>SS6. Assume responsibility for choices and consequences.</p> <p>SS7. Positively manage behavior and choices by applying self-discipline and self-control</p> <p>SS8. Persevere through challenges to achieve goals</p> <p>SS9. Select and utilize appropriate coping skills in the face of a specific challenge</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p>	<p>Grade 4</p> <p>W.4.1</p> <p>SL.4.1</p> <p>SL.4.4</p> <p>L.4.1</p> <p>L.4.6</p> <p>Grade 5</p> <p>W.5.1</p> <p>SL.5.1</p> <p>SL.5.4</p> <p>L.5.1</p> <p>L.5.6</p> <p>Grade 6</p> <p>W.6.1</p> <p>SL.6.1</p> <p>SL.6.4</p> <p>L.6.1</p> <p>L.6.4</p>	<p>Grade 5</p> <p>5.NBT.5</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA Finance Park

Unit Description	Tennessee Guidance Standards	Tennessee Social Studies Standards	English Language Arts	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>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>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AA3. Develop high expectations for achievement</p> <p>AA6. Build aspirations for postsecondary education and training</p> <p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p> <p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>SSP.0 2 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> • Extract and paraphrase significant ideas and relevant information • Distinguish the difference between fact and opinion • Draw inferences and conclusions 	<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>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>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CS5. Set clear, ambitious, and obtainable postsecondary goals</p>	<p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> • Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) • Graphic representations <p>SSP.0 4 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> • Demonstrate and defend an understanding of ideas • Compare and contrast viewpoints 	<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>

JA Finance Park

Unit Description	Tennessee Guidance Standards	Tennessee Social Studies Standards	English Language Arts	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>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>SS1. Make ethical decisions and practice social responsibility</p> <p>SS4. Effectively collaborate with others, cooperate with diverse perspectives, and communicate effectively in a variety of situations</p> <p>SE2. Work effectively in diverse groups by developing and employing leadership and teamwork skills</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>SSP.0 2 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> • Extract and paraphrase significant ideas and relevant information • Distinguish the difference between fact and opinion • Draw inferences and conclusions <p>SSP.0 3 Synthesize data from multiple sources</p>	<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>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>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>SSP.0 3 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> • Recognize differences among multiple accounts • Establish validity by comparing and contrasting multiple sources • Frame appropriate questions for further investigation 	<p>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>

JA Finance Park

Unit Description	Tennessee Guidance Standards	Tennessee Social Studies Standards	English Language Arts	Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>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>SK2. Compare and contrast healthy and unhealthy behaviors</p> <p>SK3. Distinguish appropriate behaviors for a variety of settings and situations</p> <p>SS6. Assume responsibility for choices and consequences</p> <p>SS7. Positively manage behavior and choices by applying self-discipline and self-control</p> <p>SS8. Persevere through challenges to achieve goals</p>	<p>SSP.0.3 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> • Establish validity by comparing and contrasting multiple sources • Frame appropriate questions for further investigation 	<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>

JA Finance Park High School PBL

Unit Description	Personal Finance Standards	Tennessee Academic Standards	Common Core ELA	Common Core Math
<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>3) Complete one or more career aptitude surveys, analyze the results, and relate how the identified career aptitudes align with the student’s strengths and interests. Evaluate education and training path options to prepare for identified jobs or careers of interest.</p> <p>7) Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deductions. Complete a 1040 and a W-4 Employee’s Withholding Allowance paperwork, and analyze the W-2 Wage and Tax Statement for federal income tax purposes.</p>	<p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> • Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) • Graphic representations <p>SSP.04 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> • Demonstrate and defend an understanding of ideas • Compare and contrast viewpoints <p>Guidance Standards</p> <p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p> <p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>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>

JA Finance Park High School PBL

Unit Description	Personal Finance Standards	Tennessee Academic Standards	Common Core ELA	Common Core Math
<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>15) Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth with financial stability and security.</p> <p>16) Conduct assessments of various types of identity theft situations and scams, then determine strategies and present a plan to safeguard and protect against identity theft. Design and present a plan to significantly lower and protect against risks. Determine steps that should be taken by a victim of identity theft to report the incident and re-establish identity.</p> <p>17) Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals. Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities</p>	<p>SSP.0 2 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> ● Extract and paraphrase significant ideas ● Discern differences between evidence and assertion ● Draw inferences and conclusions <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs</p> <p>Guidance Standards</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CS5. Set clear, ambitious, and obtainable postsecondary goals</p>	<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>

JA Finance Park High School PBL

Unit Description	Personal Finance Standards	Tennessee Academic Standards	Common Core ELA	Common Core Math
<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>11) Research a variety of financial institutions including digital financial services. Compare and contrast services and products such as checking accounts, savings accounts, certificates of deposits, etc. Identify one service that best supports the student’s personal financial goals and craft an argumentative essay supporting the choice.</p> <p>12) Evaluate the various sources and types of consumer credit, such as student loans, auto loans, store credit cards, flex loans, consumer installment loans, title loans, and payday loans. Draw conclusions about the types of credit best suited for financing and/or purchasing various goods and services, defending claims with specific textual evidence. Explain how taking on debt early in life may affect financial stability and security later in life.</p>	<p>SSP.0 3 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> • Establish accuracy and validity by comparing sources to each other <p>Guidance Standards</p> <p>SS1. Make ethical decisions and practice social responsibility</p> <p>SS4. Effectively collaborate with others, cooperate with diverse perspectives, and communicate effectively in a variety of situations</p> <p>SE2. Work effectively in diverse groups by developing and employing leadership and teamwork skills</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<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</p> <p>5-7</p>

JA Finance Park High School PBL

Unit Description	Personal Finance Standards	Tennessee Academic Standards	Common Core ELA	Common Core Math
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>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>Planning and Money Management</p> <p>8) Using money management tools such as online computer-based budgeting tools, cost of living calculators, or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p> <p>9) Using research from local sources (such as newspapers, chambers of commerce, local government, and company websites), create a monthly personal budget that reflects household living expenses, taxes, potential savings, and an emergency fund. Develop a saving/spending plan for a week and track actual spending for comparison.</p>	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs</p> <p>Guidance Standards</p> <p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>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>

JA Finance Park High School PBL

Unit Description	Personal Finance Standards	Tennessee Academic Standards	Common Core ELA	Common Core Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>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>Financial Responsibility and Personal Decision Making</p> <p>1) Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p> <p>2) Write short term (a year or less), mid-term (1 – 5 years), and long term (over 5 years), personal financial goals, defining desired education, career, and earning milestones, and saving and spending plans. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p> <p>11. Using a banking transaction scenario, demonstrate an ability to:</p> <ol style="list-style-type: none"> a. Reconcile an account b. Write a check c. Verify account accuracy 	<p>SSP.0 4 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> • Demonstrate and defend an understanding of ideas • Compare and contrast viewpoints • Illustrate cause and effect • Predict likely outcomes • Devise new outcomes or solutions <p>Guidance Standards</p> <p>SK2. Compare and contrast healthy and unhealthy behaviors</p> <p>SK3. Distinguish appropriate behaviors for a variety of settings and situations</p> <p>SS6. Assume responsibility for choices and consequences</p> <p>SS7. Positively manage behavior and choices by applying self-discipline and self-control</p> <p>SS8. Persevere through challenges to achieve goals</p> <p>SE2. Work effectively in diverse groups by developing and employing leadership and teamwork skills</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<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>

JA Finance Park Advanced

Unit Description	Personal Finance Standards	Tennessee Academic Standards	English Language Arts
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Clusters</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. 	<p>3. Evaluate education and training path options to prepare for identified jobs or careers of interest.</p>	<p>Social Studies</p> <p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> ● Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) ● Graphic representations <p>Guidance Standards</p> <p>CA1. Develop and articulate postsecondary education and career Aspirations</p> <p>CK1. Research and appraise characteristics of a variety of traditional and nontraditional occupations</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>Grades 9-10 RI.9-10. 1,4 W.9-10. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
<p>Theme 1</p> <p>Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. <p>Calculate net monthly income after removing taxes, benefits, and other deductions.</p>	<p>7) Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deductions.</p>	<p>Social Studies</p> <p>SSP.0 2 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> ● Extract and paraphrase significant ideas ● Discern differences between evidence and assertion ● Draw inferences and conclusions <p>Guidance Standards</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AA3. Develop high expectations for achievement</p>	<p>Grades 9-10 RI.9-10. 1,4 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description	Personal Finance Standards	Tennessee Academic Standards	English Language Arts
<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of postsecondary education, including trade schools and military service. ▪ Identify the income projection for a variety of careers. ▪ Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>4. ...create an annotated chart, table, or graphic to evaluate:</p> <p>a. Education and training including admission requirements and tuition requirements</p> <p>b. Available positions</p> <p>c. Salaries</p> <p>d. Cost vs. benefits of educational/training</p> <p>e. Potential lifetime earning f. Employer benefits</p> <p>g. Possible need for relocation to advance</p>	<p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> • Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) • Graphic representations <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>Guidance Standards</p> <p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p>	<p>Grades 9-10 RI.9-10. 1,4 W.9-10. 6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>

JA Finance Park Advanced

Unit Description	Personal Finance Standards	Tennessee Academic Standards	English Language Arts
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use rational and considered decision-making steps to select financial goals and priorities. ▪ Explain how decisions made today can impact the future. 	<p>1) Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p>	<p>Social Studies</p> <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>SSP.0 4 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> • Demonstrate and defend an understanding of ideas • Compare and contrast viewpoints <p>Guidance Standards</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>Grades 9-10 RI.9-10. 1,4 W.9-10. 1,4 SL 9-10. 1,2,5 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 W.11-12. 1,4 SL 9-10. 1,2,5 L 11-12. 1- 6</p>
<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize some of the reasons why people might spend more than they earn. ▪ Identify and use parts of a budget. ▪ List the long-term effects of overspending. 	<p>8) Using money management tools such as online computer-based budgeting tools, cost of living calculators, or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p>	<p>Social Studies</p> <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>Guidance Standards</p> <p>SS7. Positively manage behavior and choices by applying self-discipline and self-control</p> <p>SS8. Persevere through challenges to achieve goals</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>Grades 9-10 RI.9-10 1,4 SL 9-10 1,2 L 9-10 1- 6</p> <p>Grades 11-12 RI.11-12 1,4 SL 9-10 1,2 L 11-12 1- 6</p>

JA Finance Park Advanced

Unit Description	Personal Finance Standards	Tennessee Academic Standards	English Language Arts
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. 	<p>15) Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth with financial stability and security.</p>	<p>Social Studies</p> <p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> • Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) • Graphic representations <p>SSP.03 Synthesize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> • Establish accuracy and validity by comparing sources to each other 	<p>Grades 9-10 RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5 L 9-10 1-6</p> <p>Grades 11-12 RI.11-12 1,4 W.11-12 2,4,6,7,8 SL 9-10 1,2,4,5 L 11-12 1-6</p>
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit 	<p>17) Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals. Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p>	<p>Social Studies</p> <p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> • Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) • Graphic representations <p>Guidance Standards</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>Grades 9-10 RI.9-10 1,4 W.9-10 1,8 SL 9-10 1,2,5 L 9-10 1-6</p> <p>Grades 11-12 RI.11-12 1,4 W.11-12 1,8 SL 9-10 1,2,5 L 11-12 1-6</p>

<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. 	<p>1) Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p> <p>2) Write short term (a year or less), mid-term (1 – 5 years), and long term (over 5 years), personal financial goals, defining desired education, career, and earning milestones, and saving and spending plans. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p>	<p>Social Studies</p> <p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> • Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) • Graphic representations <p>Guidance Standards</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>Grades 9-10 RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 9-10 1- 6</p> <p>Grades 11-12 RI.11-12 1,4 W.11-12 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 11-12 1- 6</p>
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JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Personal Finance Standards	Tennessee Academic Standards
<p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form 	<p>7) Complete a 1040 and a W-4 Employee's Withholding Allowance paperwork, and analyze the W-2 Wage and Tax Statement for federal income tax purposes.</p>	<p>NA</p>
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. ▪ Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>NA</p>	<p>Guidance Standards</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p>
<p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will</p> <ul style="list-style-type: none"> ▪ Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. ▪ Develop a plan for preparing for job loss. ▪ Identify professional development and job retraining opportunities to help when job loss happens. 	<p>NA</p>	<p>Guidance Standards</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Personal Finance Standards	Tennessee Academic Standards
<p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics. ▪ Develop a plan for building entrepreneurial skills. 	<p>NA</p>	<p>Social Studies</p> <p>E.02 Define land, labor, capital, and entrepreneurship, and explain why they are necessary for the production of goods and services.</p> <p>Guidance Standards</p> <p>CE3. Pursue and develop competency in areas of career interest</p>
<p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities ▪ Develop a SMART goal to help achieve a chosen career. 	<p>7) Evaluate education and training path options to prepare for identified jobs or careers of interest.</p>	<p>Guidance Standards</p> <p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CE2. Assess and modify educational plan to support changes in educational and career goals</p> <p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p>
<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses and improve the chance of getting into a college of their choice. 	<p>NA.</p>	<p>Guidance Standards</p> <p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning ☑☑</p> <p>AA3. Develop high expectations for achievement</p> <p>AE1. Experience academic growth and success</p> <p>AE2. Engage and persevere in challenging coursework</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Personal Finance Standards	Tennessee Academic Standards
<p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify a savings goal and plan. ▪ Contrast grants and scholarships with student loans. ▪ Explain the responsibilities associated with student loan debt. 	<p>5) Explore and evaluate options for financing postsecondary education.</p> <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>	<p>Guidance Standards</p> <p>AA6. Build aspirations for postsecondary education and training</p> <p>AS4. Utilize resources to overcome barriers to learning</p>
<p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. 	<p>5) Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education financial aid by completing an application.</p>	<p>NA</p>
<p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. 	<p>5) Identify strategies for reducing the overall cost of postsecondary education, including the impact of scholarships, grants, work study, and other assistance and the application process</p>	<p>NA</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Personal Finance Standards	Tennessee Academic Standards
<p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the steps for financial goal planning. ▪ Identify a financial goal and develop a plan to reach it. 	<p>1) Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p>	<p>Guidance Standards</p> <p>AS5. Exhibit creativity</p> <p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p>AE3. Create a secondary educational plan that includes transition to postsecondary education and the workforce</p>
<p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare benefits of buying and leasing a car. ▪ Identify costs associated with buying and owning a car. ▪ Explain benefits of buying new and used cars. ▪ Analyze costs and features of several vehicles to identify the best car for one's needs. 	<p>Investigate the availability and reliability of resources to assist consumers in making buying decisions (include national, state, and local resources, as appropriate).</p>	<p>NA</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain what taxes are used for. ▪ Recognize different types of taxes. ▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>NA</p>	<p>NA</p>
<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. 	<p>NA</p>	<p>NA</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Personal Finance Standards	Tennessee Academic Standards
<p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the effects of late or missed payments. ▪ Explain the effect of debts on a person’s net worth. ▪ Distinguish between good use and misuse of credit cards. 	<p>NA</p>	<p>Social Studies</p> <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>
<p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. 	<p>3. Evaluate education and training path options to prepare for identified jobs or careers of interest</p> <p>2) Write short term (a year or less), mid-term (1 – 5 years), and long term (over 5 years), personal financial goals, defining desired education, career, and earning milestones, and saving and spending plans</p>	<p>Guidance Standards</p> <p>AE3. Create a secondary educational plan that includes transition to postsecondary education and the workforce</p>
<p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students’ high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Outline a short-term financial goal for how to save for extracurricular expenses. ▪ Generate a personal budget to achieve the goal 	<p>8) Using money management tools such as online computer-based budgeting tools, cost of living calculators, or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career</p> <p>9) Using research from local sources create a monthly personal budget that reflects household living expenses, taxes, potential savings, and an emergency fund. Develop a saving/spending plan for a week and track actual spending for comparison.</p>	<p>Guidance Standards</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explore different payment types, and classify the pros and cons of using payment apps. ▪ Identify potential security issues with using payment apps. ▪ Analyze how to use a payment app to manage spending. 	<p>Investigate the availability and reliability of resources to assist consumers in making buying decisions (include national, state, and local resources, as appropriate).</p>	<p>Guidance Standards</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Personal Finance Standards	Tennessee Academic Standards
<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Evaluate if an emergency fund should be used for different emergency scenarios. ▪ Create an emergency fund savings plan for an emergency situation. ▪ Analyze how saving for an emergency fund can impact a monthly budget. 	<p>8) Using money management tools such as online computer-based budgeting tools, cost of living calculators, or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career</p>	<p>Social Studies</p> <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Differentiate among the main types of auto insurance coverage. ▪ Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>15) Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations</p>	<p>NA</p>
<p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the expenses associated with taking out a mortgage. ▪ Differentiate among different types of mortgages. 	<p>NA</p>	<p>Social Studies</p> <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>
<p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize basic principles of investing in stocks. ▪ Identify factors that affect stocks and the stock market. ▪ List strategies for smart investing. 	<p>17) Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities.</p>	<p>Social Studies</p> <p>E.18 Define stock, and describe the connections between capital, stock markets, banks, and the economy.</p>

<p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>17) Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals.</p>	<p>Social Studies</p> <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>
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