

A Correlation:  
SOUTH CAROLINA  
Academic Standards  
and  
Junior Achievement  
Capstone Programs



Updated Sept. 2022

[Career and College Mindsets and Behaviors](#)

2019 [Social Studies Standards](#)

[South Carolina Standards for ELA and Math](#)

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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 South Carolina Social Studies College- and Career-Ready Standards. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

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

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

*JA Finance Park* lessons address fundamental financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually in the classroom,

*JA Finance Park* Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

*JA Finance Park* Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina Math
<p><b>Unit 1: Financial Literacy</b></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><b>Objectives:</b></p> <p><b>Students will:</b></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>EPF.1.ER Examine how scarcity of time and resources necessitates decision making.</p> <p>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions using marginal analysis.</p> <p>EPF.2.IN Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals.</p> <p>EPF.2.CC Determine financially responsible ways that individuals acquire and use credit.</p> <p>EPF.2.IP Develop a personal finance strategy for investing, protecting, purchasing, and saving resources.</p> <p><b>Literacy Skills</b></p> <p>Identify and explain cause-and-effect relationships.</p> <ul style="list-style-type: none"> <li>▪ Identify multiple points of view or biases and ask questions that clarify those opinions.</li> <li>▪ Utilize different types of media to synthesize social studies information from a variety of social studies resources.</li> <li>▪ Explain how political, social, and economic institutions have influenced the state and nation throughout history.</li> <li>▪ Explain the importance of saving, investment, and employment in creating personal and social wealth</li> </ul>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-LS10.Participate in enrichment and extracurricular activities.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 3.Create relationships with adults that support success.</p>	<p><b>Grade 4</b></p> <p>ELA.4.AOR.2.2</p> <p>ELA.4.AOR.5.1-2</p> <p>ELA.4.AOR.6.1b</p> <p>ELA.4.AOR.7.1a</p> <p>ELA.4.R.1.1a-d</p> <p>ELA.4.C.2.1</p> <p>ELA.4.C.4.1</p> <p>ELA.4.C.8.1a-b</p> <p>ELA.4.C.9.1</p> <p><b>Grade 5</b></p> <p>ELA.5.AOR.2.2</p> <p>ELA.5.AOR.5.1-2</p> <p>ELA.5.AOR.6.1b</p> <p>ELA.5.AOR.7.1a</p> <p>ELA.5.R.1.1a-d</p> <p>ELA.5.C.2.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.C.8.1a-b</p> <p>ELA.5.C.9.1</p> <p><b>Grade 6</b></p> <p>ELA.6.AOR.2.2</p> <p>ELA.6.AOR.5.1-2</p> <p>ELA.6.AOR.6.1b</p> <p>ELA.6.AOR.7.1a</p> <p>ELA.6.R.1.1a-d</p> <p>ELA.6.C.2.1</p> <p>ELA.6.C.4.1</p> <p>ELA.6.C.8.1a-b</p> <p>ELA.6.C.9.1</p>	<p>Mathematical Process Standards 1-7</p> <p><b>Grade 4</b></p> <p>4.NSBT.2</p> <p>4.NSBT.3</p> <p>4.NSBT.4</p> <p>4.MDA.2</p> <p><b>Grade 5</b></p> <p>5.NSBT.3</p> <p>5.NSBT.4</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina Math
<p><b>Unit 2: Community and Economy</b></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><b>Objectives:</b></p> <p><b>Students will:</b></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>EPF.1.ER Examine how scarcity of time and resources necessitates decision making.</p> <p>EPF.1.IN Research and utilize evidence to explain how various economic systems address the basic economic questions regarding distribution of resources.</p> <p>Literacy Skills</p> <ul style="list-style-type: none"> <li>▪ Cite details from a text to support conclusions made from that text.</li> <li>▪ Explain the opportunity cost involved in the allocation of scarce productive resources.</li> <li>▪ Illustrate the fact that some choices provide greater benefits than others.</li> <li>▪ Explain how specialization facilitates trade.</li> <li>▪ Identify connections between government policies, property rights, and free enterprise.</li> <li>▪ Explain the importance of taxes in providing public services to meet the needs of the individual and the community.</li> </ul>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p> <p>B-SS 7.Use leadership and teamwork skills to work effectively in diverse teams.</p>	<p><b>Grade 4</b></p> <p>ELA.4.AOR.2.2            ELA.4.AOR.5.1-2            ELA.4.AOR.6.1b            ELA.4.AOR.7.1a            ELA.4.C.2.1            ELA.4.C.4.1            ELA.4.C.8.1a-b            ELA.4.C.9.1</p> <p><b>Grade 5</b></p> <p>ELA.5.AOR.2.2            ELA.5.AOR.5.1-2            ELA.5.AOR.6.1b            ELA.5.AOR.7.1a            ELA.5.C.2.1            ELA.5.C.4.1            ELA.5.C.8.1a-b            ELA.5.C.9.1</p> <p><b>Grade 6</b></p> <p>ELA.6.AOR.2.2            ELA.6.AOR.5.1-2            ELA.6.AOR.6.1b            ELA.6.AOR.7.1a            ELA.6.C.2.1            ELA.6.C.4.1            ELA.6.C.8.1a-b            ELA.6.C.9.1</p>	<p>Mathematical Process Standards 1-7</p> <p><b>Grade 4</b></p> <p>4.NSBT.2            4.NSBT.3            4.NSBT.4            4.MDA.2</p> <p><b>Grade 5</b></p> <p>5.NSBT.3            5.NSBT.4</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina Math
<p><b>Unit 3: Work Readiness</b></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><b>Objectives:</b></p> <p><b>Students will:</b></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>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions [using marginal analysis]</p> <p><b>Literacy Skills</b></p> <ul style="list-style-type: none"> <li>▪ Demonstrate responsible citizenship within local, state, and national communities.</li> <li>▪ Illustrate the fact that some choices provide greater benefits than others.</li> <li>▪ Listen to and discuss the ideas of others.</li> <li>▪ Interpret visual information to deepen his or her understanding.</li> </ul>	<p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p> <p>B-SS 8.Demonstrate advocacy skills and ability to assert self, when necessary.</p>	<p><b>Grade 4</b></p> <p>ELA.4.AOR.2.2            ELA.4.AOR.5.1-2            ELA.4.AOR.6.1b            ELA.4.AOR.7.1a            ELA.4.R.1.1a-d            ELA.4.C.2.1 ELO            ELA.4.C.4.1 ELO            ELA.4.C.8.1a-b            ELA.4.C.9.1</p> <p><b>Grade 5</b></p> <p>ELA.5.AOR.2.2            ELA.5.AOR.5.1-2            ELA.5.AOR.6.1b            ELA.5.AOR.7.1a            ELA.5.R.1.1a-d            ELA.5.C.2.1 ELO            ELA.5.C.4.1 ELO            ELA.5.C.8.1a-b            ELA.5.C.9.1</p> <p><b>Grade 6</b></p> <p>ELA.6.AOR.2.2            ELA.6.AOR.5.1-2            ELA.6.AOR.6.1b            ELA.6.AOR.7.1a            ELA.6.R.1.1a-d            ELA.6.C.2.1 ELO            ELA.6.C.4.1 ELO            ELA.6.C.8.1a-b            ELA.6.C.9.1</p>	<p>Mathematical Process Standards 1-7</p> <p><b>Grade 4</b></p> <p>4.NSBT.2            4.NSBT.3            4.NSBT.4            4.MDA.2</p> <p><b>Grade 5</b></p> <p>5.NSBT.3            5.NSBT.4</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina Math
<p><b>Unit 4: Business Management</b></p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></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>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions using marginal analysis.</p> <p><b>Literacy Skills for Social Studies</b></p> <ul style="list-style-type: none"> <li>• Identify and explain cause-and-effect relationships.</li> <li>• Identify multiple points of view or biases and ask questions that clarify those opinions.</li> <li>• Utilize different types of media to synthesize social studies information from a variety of social studies resources.</li> <li>• Explain how political, social, and economic institutions have influenced the state and nation throughout history.</li> <li>• Explain the importance of saving, investment, and employment in creating personal and social wealth</li> </ul>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS2.Demonstrate creativity</p> <p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS5.Apply media and technology skills.</p> <p>B-LS6.Set high standards of quality.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p> <p>B-SS 7.Use leadership and teamwork skills to work effectively in diverse teams.</p> <p>B-SS 8.Demonstrate advocacy skills and ability to assert self, when necessary.</p>	<p><b>Grade 4</b></p> <p>ELA.4.AOR.2.2            ELA.4.AOR.5.1-2            ELA.4.AOR.6.1b            ELA.4.AOR.7.1a            ELA.4.C.2.1            ELA.4.C.4.1            ELA.4.C.8.1a-b            ELA.4.C.9.1</p> <p><b>Grade 5</b></p> <p>ELA.5.AOR.2.2            ELA.5.AOR.5.1-2            ELA.5.AOR.6.1b            ELA.5.AOR.7.1a            ELA.5.C.2.1            ELA.5.C.4.1            ELA.5.C.8.1a-b            ELA.5.C.9.1</p> <p><b>Grade 6</b></p> <p>ELA.6.AOR.2.2            ELA.6.AOR.5.1-2            ELA.6.AOR.6.1b            ELA.6.AOR.7.1a            ELA.6.C.2.1            ELA.6.C.4.1            ELA.6.C.8.1a-b            ELA.6.C.9.1</p>	<p>Mathematical Process Standards 1-7</p> <p><b>Grade 4</b></p> <p>4.NSBT.2            4.NSBT.3            4.NSBT.4            4.NSBT.5            4.MDA.2</p> <p><b>Grade 5</b></p> <p>5.NSBT.3            5.NSBT.4            5.NSBT.5</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina Math
<p><b>Unit 5: Visit and Debrief</b></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><b>Objectives:</b></p> <p><b>Students will:</b></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>EPF.1.ER Examine how scarcity of time and resources necessitates decision making.</p> <p>EPF.1.IN Research and utilize evidence to explain how various economic systems address the basic economic questions regarding distribution of resources.</p> <p>Literacy Skills</p> <ul style="list-style-type: none"> <li>• Explain his or her relationship to others in American society and culture.</li> <li>• Demonstrate responsible citizenship within local, state, and national communities.</li> <li>• Explain how specialization facilitates trade.</li> <li>• Create new solutions to problems.</li> <li>• Listen to and discuss the ideas of others.</li> <li>• Demonstrate the ability to work effectively and respectfully with teams of diverse individuals.</li> <li>• Explain the importance of taxes in providing public services to meet the needs of the individual and the community.</li> </ul>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-LS10.Participate in enrichment and extracurricular activities.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 3.Create relationships with adults that support success.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p> <p>B-SMS 6.Demonstrate ability to overcome barriers to learning.</p> <p>B-SMS 7.Demonstrate effective coping skills when faced with a problem.</p> <p>B-SMS 10.Demonstrate ability to manage transitions and ability to adapt to changing situations and responsibilities.</p>	<p><b>Grade 4</b></p> <p>ELA.4.AOR.2.2</p> <p>ELA.4.AOR.5.1-2</p> <p>ELA.4.AOR.6.1b</p> <p>ELA.4.AOR.7.1a</p> <p>ELA.4.C.2.1</p> <p>ELA.4.C.4.1</p> <p>ELA.4.C.8.1a-b</p> <p>ELA.4.C.9.1</p> <p><b>Grade 5</b></p> <p>ELA.5.AOR.2.2</p> <p>ELA.5.AOR.5.1-2</p> <p>ELA.5.AOR.6.1b</p> <p>ELA.5.AOR.7.1a</p> <p>ELA.5.C.2.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.C.8.1a-b</p> <p>ELA.5.C.9.1</p> <p><b>Grade 6</b></p> <p>ELA.6.AOR.2.2</p> <p>ELA.6.AOR.5.1-2</p> <p>ELA.6.AOR.6.1b</p> <p>ELA.6.AOR.7.1a</p> <p>ELA.6.C.2.1</p> <p>ELA.6.C.4.1</p> <p>ELA.6.C.8.1a-b</p> <p>ELA.6.C.9.1</p>	<p>Mathematical Process Standards 1-7</p> <p><b>Grade 4</b></p> <p>4.NSBT.2</p> <p>4.NSBT.3</p> <p>4.NSBT.4</p> <p>4.MDA.2</p> <p><b>Grade 5</b></p> <p>5.NSBT.3</p> <p>5.NSBT.4</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina Math
<p><b>Adventure One: CEO</b></p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use knowledge of skills and interests to select a company</li> <li>Compare potential customers</li> <li>Identify target market</li> <li>Make a strategic decision</li> <li>Identify points in a mission statement</li> <li>Compare applicant resumes</li> <li>Make a budget-based decision</li> <li>Create a letter by making appropriate word choices</li> </ul>	<p>EPF.1.ER Examine how scarcity of time and resources necessitates decision making.</p>	<p>M 1. Belief in development of whole self, including a healthy balance of mental, social/emotional and physical well-being.</p> <p>M 2. Self-confidence in ability to succeed.</p> <p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS5.Apply media and technology skills.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-LS10.Participate in enrichment and extracurricular activities</p>	<p><b>Grade 4</b></p> <p>ELA.4.AOR.2.2</p> <p>ELA.4.AOR.5.1-2</p> <p>ELA.4.AOR.6.1b</p> <p>ELA.4.AOR.7.1a</p> <p><b>Grade 5</b></p> <p>ELA.5.AOR.2.2</p> <p>ELA.5.AOR.5.1-2</p> <p>ELA.5.AOR.6.1b</p> <p>ELA.5.AOR.7.1a</p> <p><b>Grade 6</b></p> <p>ELA.6.AOR.2.2</p> <p>ELA.6.AOR.5.1-2</p> <p>ELA.6.AOR.6.1b</p> <p>ELA.6.AOR.7.1a</p>	<p><b>Grade 4</b></p> <p>4.NSBT.2</p> <p>4.NSBT.3</p> <p>4.NSBT.4</p> <p>4.MDA.2</p> <p><b>Grade 5</b></p> <p>5.NSBT.3</p> <p>5.NSBT.4</p>
<p><b>Adventure Two CFO</b></p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use knowledge of skills and interests to select a company</li> <li>Deduct taxes to calculate net pay</li> <li>Determine price of items to make a profit using a formula</li> <li>Compare costs to make budget decisions</li> <li>Read terms and conditions to compare offers</li> <li>Evaluate proposals as part of a decision-making process</li> </ul>	<p>EPF.1.ER Examine how scarcity of time and resources necessitates decision making.</p>	<p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS5.Apply media and technology skills.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-LS10.Participate in enrichment and extracurricular activities.</p>	<p><b>Grade 4</b></p> <p>ELA.4.AOR.2.2</p> <p>ELA.4.AOR.5.1-2</p> <p>ELA.4.AOR.6.1b</p> <p>ELA.4.AOR.7.1a</p> <p><b>Grade 5</b></p> <p>ELA.5.AOR.2.2</p> <p>ELA.5.AOR.5.1-2</p> <p>ELA.5.AOR.6.1b</p> <p>ELA.5.AOR.7.1a</p> <p><b>Grade 6</b></p> <p>ELA.6.AOR.2.2</p> <p>ELA.6.AOR.5.1-2</p> <p>ELA.6.AOR.6.1b</p> <p>ELA.6.AOR.7.1a</p>	<p><b>Grade 4</b></p> <p>4.ATO.1 4</p> <p>4.ATO.2</p> <p>4.ATO.3</p> <p>4.NSBT.3</p> <p>4 4.NSBT.</p> <p><b>Grade 5</b></p> <p>5.NSBT.3</p> <p>5.NSBT.4</p> <p>5.NSBT.5</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina Math
<p><b>Adventure Three: Marketing Director</b></p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Identify an idea for a new product or service</li> <li>▪ Attempt to resolve solutions to customer pain points</li> <li>▪ Identify characteristics of target markets</li> <li>▪ Explore advertising avenues and marketing tools</li> <li>▪ Plan a marketing campaign</li> <li>▪ Compare cost effectiveness of different advertisements</li> <li>▪ Examine fine print on contracts</li> </ul>	<p>EPF.1.ER Examine how scarcity of time and resources necessitates decision making.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS2.Demonstrate creativity</p> <p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS5.Apply media and technology skills</p>	<p><b>Grade 4</b>            ELA.4.AOR.2.2            ELA.4.AOR.5.1-2            ELA.4.AOR.6.1b            ELA.4.AOR.7.1a</p> <p><b>Grade 5</b>            ELA.5.AOR.2.2            ELA.5.AOR.5.1-2            ELA.5.AOR.6.1b            ELA.5.AOR.7.1a</p> <p><b>Grade 6</b>            ELA.6.AOR.2.2            ELA.6.AOR.5.1-2            ELA.6.AOR.6.1b            ELA.6.AOR.7.1a</p>	<p><b>Grade 4</b>            4.ATO.1            4.ATO.2</p> <p><b>Grade 5</b>            5.NSBT.5            5.ATO.2</p>
<p><b>Adventure Four: Sales Manager</b></p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Explore traits that convey good work ethic</li> <li>▪ Compare resumes</li> <li>▪ Use a decision-making process to make hiring decisions</li> <li>▪ Use a problem-solving process to improve customer service</li> </ul>	<p>EPF.1.ER Examine how scarcity of time and resources necessitates decision making.</p>	<p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS5.Apply media and technology skills.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-LS10.Participate in enrichment and extracurricular activities</p>	<p><b>Grade 4</b>            ELA.4.AOR.2.2            ELA.4.AOR.5.1-2            ELA.4.AOR.6.1b            ELA.4.AOR.7.1a</p> <p><b>Grade 5</b>            ELA.5.AOR.2.2            ELA.5.AOR.5.1-2            ELA.5.AOR.6.1b            ELA.5.AOR.7.1a</p> <p><b>Grade 6</b>            ELA.6.AOR.2.2            ELA.6.AOR.5.1-2            ELA.6.AOR.6.1b            ELA.6.AOR.7.1a</p>	<p><b>Grade 4</b>            4.ATO.1 4            4.ATO.2            4.ATO.3            4.NSBT.3            4 4.NSBT.</p> <p><b>Grade 5</b>            5.NSBT.3            5.NSBT.4            5.NSBT.5</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina Math
<p><b>Adventure Five: Consumer</b></p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define gross pay and net pay and calculate net pay</li> <li>▪ Identify services offered by financial institutions.</li> <li>▪ Explore a bank account application</li> <li>▪ Identify parts of a transaction register</li> <li>▪ Explain the importance of a savings account</li> <li>▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments.</li> <li>▪ Explain how money changes hands when a debit card or electronic payment form is used.</li> <li>▪ Demonstrate use of a transaction register to record a debit purchase.</li> <li>▪ Distinguish between needs and wants</li> <li>▪ Create a budget based on monthly income</li> <li>▪ Use fixed costs and needs to make budget decisions</li> <li>▪ Make shopping decisions based on budget and opportunity cost</li> </ul>	<p>EPF.1.ER Examine how scarcity of time and resources necessitates decision making.</p>	<p>M 1. Belief in development of whole self, including a healthy balance of mental, social/emotional and physical well-being.</p> <p>M 2. Self-confidence in ability to succeed.-</p> <p>LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS5.Apply media and technology skills.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-LS10.Participate in enrichment and extracurricular activities</p>	<p><b>Grade 4</b></p> <p>ELA.4.AOR.2.2</p> <p>ELA.4.AOR.5.1-2</p> <p>ELA.4.AOR.6.1b</p> <p>ELA.4.AOR.7.1a</p> <p><b>Grade 5</b></p> <p>ELA.5.AOR.2.2</p> <p>ELA.5.AOR.5.1-2</p> <p>ELA.5.AOR.6.1b</p> <p>ELA.5.AOR.7.1a</p> <p><b>Grade 6</b></p> <p>ELA.6.AOR.2.2</p> <p>ELA.6.AOR.5.1-2</p> <p>ELA.6.AOR.6.1b</p> <p>ELA.6.AOR.7.1a</p>	<p>Mathematical Process Standards 1-7</p> <p><b>Grade 4</b></p> <p>4.NSBT.2</p> <p>4.NSBT.3</p> <p>4.NSBT.4</p> <p>4.MDA.2</p> <p>4.ATO.1 4</p> <p>4.ATO.2</p> <p>4.ATO.3</p> <p><b>Grade 5</b></p> <p>5.NSBT.3</p> <p>5.NSBT.4</p>

# JA Finance Park

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina 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><b>Students will:</b></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>ER: Establish Relationships</b>-Clearly state, define, explain, and draw connections between ideas and terms.</p> <ul style="list-style-type: none"> <li>● identify and define key terms relating to the study of economics and personal finance.</li> <li>● identify and summarize main idea, important details, and cause and effect relationships on the economy</li> </ul> <p><b>EPF.1.ER</b> Examine how scarcity of time and resources necessitates decision-making.</p> <p><b>EPF.2.ER</b> Research and analyze the factors that impact personal income and long-term earning potential.</p>	<p>M 1. Belief in development of whole self, including a healthy balance of mental, social/emotional and physical well-being.</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-LS10.Participate in enrichment and extracurricular activities.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 3.Create relationships with adults that support success.</p>	<p><b>Grade 6</b> ELA.6.AOR.5.1 ELA.6.AOR.6.1 ELA.6.AOR.7.1 ELA.6.C.8.1a-b</p> <p><b>Grade 7</b> ELA.7.AOR.5.1 ELA.7.AOR.6.1 ELA.7.AOR.7.1 ELA.7.C.8.1a-b</p> <p><b>Grade 8</b> ELA.8.AOR.5.1 ELA.8.AOR.6.1 ELA.8.AOR.7.1 ELA.8.C.8.1a-b</p>	<p>Mathematical Process Standards 1-7</p> <p><b>Grade 7</b> 7.NS.3 7.RP.3</p> <p><b>Grade 8</b> 8.NS.1</p>
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></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>IN: Interpret-</b> Gather, interpret, and construct data and graphs to evaluate the impact of changes in the economy.</p> <ul style="list-style-type: none"> <li>● explore and utilize data to evaluate the cost and benefits of economic and financial choices.</li> <li>● identify and analyze important data used to assess economic well-being.</li> </ul> <p><b>EPF.2.ER</b> Research and analyze the factors that impact personal income and long-term earning potential.</p>	<p>M 5. Belief in using abilities to their fullest to achieve high-quality results and outcomes.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p>	<p><b>Grade 6</b> ELA.6.AOR.5.1 ELA.6.AOR.6.1 ELA.6.AOR.7.1 ELA.6.C.8.1a-b ELA.6.C.9.1a</p> <p><b>Grade 7</b> ELA.7.AOR.5.1 ELA.7.AOR.6.1 ELA.7.AOR.7.1 ELA.7.C.8.1a-b ELA.7.C.9.1a</p> <p><b>Grade 8</b> ELA.8.AOR.5.1 ELA.8.AOR.6.1 ELA.8.AOR.7.1 ELA.8.C.8.1a-b ELA.8.C.9.1a</p>	<p>Mathematical Process Standards 1-7</p> <p><b>Grade 7</b> 7.NS.3 7.RP.3</p> <p><b>Grade 8</b> 8.NS.1</p>

# JA Finance Park

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina 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><b>Students will:</b></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>IN: Interpret-</b> Gather, interpret, and construct data and graphs to evaluate the impact of changes in the economy</p> <ul style="list-style-type: none"> <li>explore and utilize data to evaluate the cost and benefits of economic and financial choices.</li> <li>identify and analyze important data used to assess economic well-being.</li> <li>gather data and information from multiple sources to identify bias and create an informed perspective.</li> <li>analyze and create charts, graphs, and infographics to illustrate the impact of changes in economic conditions.</li> </ul> <p><b>EPF.1.ER</b> Examine how scarcity of time and resources necessitates decision-making.</p> <p><b>EPF.2.CC</b> Determine financially responsible ways that individuals acquire and use credit.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 3.Create relationships with adults that support success.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p>	<p><b>Grade 6</b></p> <p>ELA.6.AOR.5.1 ELA.6.AOR.6.1 ELA.6.AOR.7.1 ELA.6.C.8.1a-b ELA.6.C.9.1a</p> <p><b>Grade 7</b></p> <p>ELA.7.AOR.5.1 ELA.7.AOR.6.1 ELA.7.AOR.7.1 ELA.7.C.8.1a-b ELA.7.C.9.1a</p> <p><b>Grade 8</b></p> <p>ELA.8.AOR.5.1 ELA.8.AOR.6.1 ELA.8.AOR.7.1 ELA.8.C.8.1a-b ELA.8.C.9.1a</p>	<p>Mathematical Process Standards</p> <p>1-7</p> <p><b>Grade 7</b></p> <p>7.NS.3 7.RP.3</p> <p><b>Grade 8</b></p> <p>8.NS.1</p>
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></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>CC: Communicate and Conclude-</b> Utilize research from a variety sources to discuss policies and ideas in order to create a well-developed argument.</p> <ul style="list-style-type: none"> <li>demonstrate civil discourse in interactions concerning decision-making.</li> <li>identify and evaluate economic issues and outcomes to</li> <li>develop an informed opinion and generate possible alternative solutions.</li> </ul> <p><b>EPF.1.ER</b> Examine how scarcity of time and resources necessitates decision-making.</p> <p><b>EPF.1.IP</b> Evaluate how short-term goals allow individuals and institutions to make rational decisions [using marginal analysis.]</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS2.Demonstrate creativity</p> <p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p> <p>B-SS 7.Use leadership and teamwork skills to work effectively in diverse teams.</p> <p>B-SS 8.Demonstrate advocacy skills and ability to assert self, when necessary.</p>	<p><b>Grade 6</b></p> <p>ELA.6.AOR.5.1 ELA.6.AOR.6.1 ELA.6.AOR.7.1 ELA.6.C.8.1a-b</p> <p><b>Grade 7</b></p> <p>ELA.7.AOR.5.1 ELA.7.AOR.6.1 ELA.7.AOR.7.1 ELA.7.C.8.1a-b</p> <p><b>Grade 8</b></p> <p>ELA.8.AOR.5.1 ELA.8.AOR.6.1 ELA.8.AOR.7.1 ELA.8.C.8.1a-b</p>	<p>Mathematical Process Standards</p> <p>1-7</p> <p><b>Grade 7</b></p> <p>7.NS.3 7.RP.3</p> <p><b>Grade 8</b></p> <p>8.NS.1</p>

# JA Finance Park

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA	South Carolina 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><b>Students will:</b></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>CC: Communicate and Conclude-</b> Utilize research from a variety sources to discuss policies and ideas in order to create a well-developed argument.</p> <ul style="list-style-type: none"> <li>● demonstrate civil discourse in interactions concerning decision-making.</li> <li>● identify and evaluate economic issues and outcomes to develop an informed opinion and generate possible alternative solutions.</li> </ul> <p><b>IP: Informed Participation-</b> Use acquired knowledge to engage in the marketplace through informed decision making</p> <ul style="list-style-type: none"> <li>● investigate a variety of financial options and make decisions based on sound economic practices.</li> <li>● use the tools of economic analysis to actively participate in the market as an informed consumer and worker.</li> </ul> <p><b>EPF.2.IP</b> Develop a personal finance strategy for investing, protecting, purchasing, and saving resources.</p>	<p>M 1. Belief in development of whole self, including a healthy balance of mental, social/emotional and physical well-being.</p> <p>M 2. Self-confidence in ability to succeed.</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p><b>B-LS1.</b>Demonstrate critical-thinking skills to make informed decisions.</p> <p><b>B-LS2.</b>Demonstrate creativity</p> <p><b>B-LS4.</b>Apply self-motivation and self-direction to learning.</p> <p><b>B-SS 1.</b>Use effective oral and written communication skills and listening skills.</p> <p><b>B-SS 6.</b>Use effective collaboration and cooperation skills.</p> <p><b>B-SS 7.</b>Use leadership and teamwork skills to work effectively in diverse teams.</p> <p><b>B-SS 8.</b>Demonstrate advocacy skills and ability to assert self, when necessary.</p>	<p><b>Grade 6</b>            ELA.6.AOR.5.1            ELA.6.AOR.6.1            ELA.6.AOR.7.1            ELA.6.C.2.1            ELA.6.C.4.1            ELA.6.C.5.1            ELA.6.C.8.1a-b            ELA.6.C.9.1a</p> <p><b>Grade 7</b>            ELA.7.AOR.5.1            ELA.7.AOR.6.1            ELA.7.AOR.7.1            ELA.7.C.2.1            ELA.7.C.4.1            ELA.7.C.5.1            ELA.7.C.8.1a-b            ELA.7.C.9.1a</p> <p><b>Grade 8</b>            ELA.8.AOR.5.1            ELA.8.AOR.6.1            ELA.8.AOR.7.1            ELA.8.C.2.1            ELA.8.C.4.1            ELA.8.C.5.1            ELA.8.C.8.1a-b            ELA.8.C.9.1a</p>	<p>Mathematical Process Standards            1-7</p> <p><b>Grade 7</b>            7.NS.3            7.RP.3</p> <p><b>Grade 8</b>            8.NS.1</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA
<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><b>Students will:</b></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><b>ER: Establish Relationships</b>-Clearly state, define, explain, and draw connections between ideas and terms.</p> <ul style="list-style-type: none"> <li>● identify and define key terms relating to the study of economics and personal finance.</li> <li>● identify and summarize main idea, important details, and cause and effect relationships on the economy</li> </ul> <p><b>EPF.1.ER</b> Examine how scarcity of time and resources necessitates decision-making.</p> <p><b>EPF.2.ER</b> Research and analyze the factors that impact personal income and long-term earning potential.</p>	<p>M 1. Belief in development of whole self, including a healthy balance of mental, social/emotional and physical well-being.</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p>B-LS1. Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9. Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-LS10. Participate in enrichment and extracurricular activities.</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2. Create positive and supportive relationships with other students.</p> <p>B-SS 3. Create relationships with adults that support success.</p>	<p><b>English 1-2</b>            ELA.E1.AOR.5.1-2            ELA.E1.AOR.6.1            ELA.E1.AOR.7.1            ELA.E1.R.1.1a-d            ELA.E1.C.3.1            ELA.E1.C.7.1-2            ELA.E1.C.8.1a-b</p> <p><b>English 3-4</b>            ELA.E3.AOR.5.1-2            ELA.E3.AOR.6.1            ELA.E3.AOR.7.1            ELA.E3.R.1.1a-d            ELA.E3.C.3.1            ELA.E3.C.7.1-2            ELA.E3.C.8.1a-b</p>
<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><b>Students will:</b></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><b>IN: Interpret</b>- Gather, interpret, and construct data and graphs to evaluate the impact of changes in the economy.</p> <ul style="list-style-type: none"> <li>● explore and utilize data to evaluate the cost and benefits of economic and financial choices.</li> <li>● identify and analyze important data used to assess economic well-being.</li> </ul> <p><b>EPF.2.ER</b> Research and analyze the factors that impact personal income and long-term earning potential.</p>	<p>M 5. Belief in using abilities to their fullest to achieve high-quality results and outcomes.</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2. Create positive and supportive relationships with other students.</p> <p>B-SS 6. Use effective collaboration and cooperation skills.</p>	<p><b>English 1-2</b>            ELA.E1.AOR.5.1-2            ELA.E1.AOR.6.1            ELA.E1.AOR.7.1            ELA.E1.R.1.1a-d            ELA.E1.C.2.1            ELA.E1.C.7.1-2            ELA.E1.C.8.1a-b</p> <p><b>English 3-4</b>            ELA.E3.AOR.5.1-2            ELA.E3.AOR.6.1            ELA.E3.AOR.7.1            ELA.E3.R.1.1a-d            ELA.E3.C.2.1            ELA.E3.C.7.1-2            ELA.E3.C.8.1a-b</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA
<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><b>Students will:</b></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><b>IN: Interpret-</b> Gather, interpret, and construct data and graphs to evaluate the impact of changes in the economy</p> <ul style="list-style-type: none"> <li>● explore and utilize data to evaluate the cost and benefits of economic and financial choices.</li> <li>● identify and analyze important data used to assess economic well-being.</li> <li>● gather data and information from multiple sources to identify bias and create an informed perspective.</li> <li>● analyze and create charts, graphs, and infographics to illustrate the impact of changes in economic conditions.</li> </ul> <p><b>EPF.1.ER</b> Examine how scarcity of time and resources necessitates decision-making.</p> <p><b>EPF.2.CC</b> Determine financially responsible ways that individuals acquire and use credit.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 3.Create relationships with adults that support success.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p>	<p><b>English 1-2</b>            ELA.E1.AOR.5.1-2            ELA.E1.AOR.6.1            ELA.E1.AOR.7.1            ELA.E1.R.1.1a-d            ELA.E1.C.2.1            ELA.E1.C.7.1-2            ELA.E1.C.8.1a-b</p> <p><b>English 3-4</b>            ELA.E3.AOR.5.1-2            ELA.E3.AOR.6.1            ELA.E3.AOR.7.1            ELA.E3.R.1.1a-d            ELA.E3.C.2.1            ELA.E3.C.7.1-2            ELA.E3.C.8.1a-b</p>
<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><b>Students will:</b></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><b>CC: Communicate and Conclude-</b> Utilize research from a variety of sources to discuss policies and ideas in order to create a well-developed argument.</p> <ul style="list-style-type: none"> <li>● demonstrate civil discourse in interactions concerning decision-making.</li> <li>● identify and evaluate economic issues and outcomes to</li> <li>● develop an informed opinion and generate possible alternative solutions.</li> </ul> <p><b>EPF.1.ER</b> Examine how scarcity of time and resources necessitates decision-making.</p> <p><b>EPF.1.IP</b> Evaluate how short-term goals allow individuals and institutions to make rational decisions [using marginal analysis.]</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS2.Demonstrate creativity</p> <p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p> <p>B-SS 7.Use leadership and teamwork skills to work effectively in diverse teams.</p> <p>B-SS 8.Demonstrate advocacy skills and ability to assert self, when necessary.</p>	<p><b>English 1-2</b>            ELA.E1.AOR.5.1-2            ELA.E1.AOR.6.1            ELA.E1.AOR.7.1            ELA.E1.R.1.1a-d            ELA.E1.C.2.1            ELA.E1.C.7.1-2            ELA.E1.C.8.1a-b</p> <p><b>English 3-4</b>            ELA.E3.AOR.5.1-2            ELA.E3.AOR.6.1            ELA.E3.AOR.7.1            ELA.E3.R.1.1a-d            ELA.E3.C.2.1            ELA.E3.C.7.1-2            ELA.E3.C.8.1a-b</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA
<p><b>Unit 5: Simulation and Debriefing</b></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><b>Objectives:</b></p> <p><b>Students will:</b></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><b>CC: Communicate and Conclude-</b> Utilize research from a variety sources to discuss policies and ideas in order to create a well-developed argument.</p> <ul style="list-style-type: none"> <li>● demonstrate civil discourse in interactions concerning decision-making.</li> <li>● identify and evaluate economic issues and outcomes to develop an informed opinion and generate possible alternative solutions.</li> </ul> <p><b>IP: Informed Participation-</b> Use acquired knowledge to engage in the marketplace through informed decision making</p> <ul style="list-style-type: none"> <li>● investigate a variety of financial options and make decisions based on sound economic practices.</li> <li>● use the tools of economic analysis to actively participate in the market as an informed consumer and worker.</li> </ul> <p><b>EPF.2.IP</b> Develop a personal finance strategy for investing, protecting, purchasing, and saving resources.</p>	<p>M 1. Belief in development of whole self, including a healthy balance of mental, social/emotional and physical well-being.</p> <p>M 2. Self-confidence in ability to succeed.</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p><b>B-LS1.</b>Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS2.Demonstrate creativity</p> <p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS10.Participate in enrichment and extracurricular activities.</p> <p><b>B-SS 1.</b>Use effective oral and written communication skills and listening skills.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p> <p>B-SS 7.Use leadership and teamwork skills to work effectively in diverse teams.</p> <p>B-SS 8.Demonstrate advocacy skills and ability to assert self, when necessary.</p>	<p><b>English 1-2</b>            ELA.E1.AOR.6.1            ELA.E1.AOR.7.1            ELA.E1.R.1.1a-d            ELA.E1.C.2.1            ELA.E1.C.7.1-2            ELA.E1.C.8.1a-b</p> <p><b>English 3-4</b>            ELA.E3.AOR.5.1-2            ELA.E3.AOR.6.1            ELA.E3.AOR.7.1            ELA.E3.R.1.1a-d            ELA.E3.C.2.1            ELA.E3.C.7.1-2            ELA.E3.C.8.1a-b</p>

# JA Finance Park Advanced Extension Activities

Unit Description and Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA English Language Arts
<p><b>Theme 1: Employment and Income</b>  <b>Foundation 1 Career Cluster</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Examine careers and corresponding career clusters.</li> <li>▪ Apply interests and skills to specific career clusters.</li> <li>▪ Research possible careers within a chosen career cluster.</li> <li>▪ Analyze how interests and skills may relate to a specific career cluster.</li> </ul>	<p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p>	<p>M 1. Belief in development of whole self, including a healthy balance of mental, social/emotional and physical well-being.</p> <p>M 2. Self-confidence in ability to succeed.</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS5.Apply media and technology skills.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p>	<p><b>English 1-2</b>            ELA.E1.AOR.5.1-2            ELA.E1.AOR.6.1            ELA.E1.AOR.7.1            ELA.E1.R.1.1a-d            ELA.E1.C.7.1-2            ELA.E1.C.8.1a-b</p> <p>English 3-4            ELA.E3.AOR.5.1-2            ELA.E3.AOR.6.1            ELA.E3.AOR.7.1            ELA.E3.R.1.1a-d            ELA.E3.C.7.1-2            ELA.E3.C.8.1a-b</p>
<p><b>Theme 1 Foundation 2 Net Income</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the difference between gross pay and net pay.</li> <li>▪ Identify the components on an earnings statement (pay stub) that affect net income.</li> <li>▪ Calculate net monthly income after removing taxes, benefits, and other deductions.</li> </ul>	<p>EPF.1.ER Examine how scarcity of time and resources necessitates decision-making.</p>	<p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p>M 6. Positive attitude toward work and learning.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility..</p>	<p><b>English 1-2</b>            ELA.E1.AOR.5.1-2            ELA.E1.AOR.6.1            ELA.E1.AOR.7.1            ELA.E1.C.2.1            ELA.E1.C.7.1-2            ELA.E1.C.8.1a-b</p> <p>English 3-4            ELA.E3.AOR.5.1-2            ELA.E3.AOR.6.1            ELA.E3.AOR.7.1            ELA.E3.C.2.1            ELA.E3.C.7.1-2            ELA.E3.C.8.1a-b</p>

# JA Finance Park Advanced Extension Activities

Unit Description and Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA English Language Arts
<p><b>Theme 2: Employment and Education</b></p> <p><b>The Value of Education</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the benefits of postsecondary education, including trade schools and military service.</li> <li>Identify the income projection for a variety of careers.</li> <li>Calculate the return on the educational investment for different occupations.</li> </ul>	<p>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions using marginal analysis.</p> <p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p>	<p>M 1. Belief in development of whole self, including a healthy balance of mental, social/emotional and physical well-being.</p> <p>M 2. Self-confidence in ability to succeed.</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p>	<p><b>English 1-2</b></p> <p>ELA.E1.AOR.5.1-2            ELA.E1.AOR.6.1            ELA.E1.AOR.7.1            ELA.E1.R.1.1a-d            ELA.E1.C.2.1            ELA.E1.C.7.1-2            ELA.E1.C.8.1a-b</p> <p>English 3-4</p> <p>ELA.E3.AOR.5.1-2            ELA.E3.AOR.6.1            ELA.E3.AOR.7.1            ELA.E3.R.1.1a-d            ELA.E3.C.2.1            ELA.E3.C.7.1-2            ELA.E3.C.8.1a-b</p>
<p><b>Theme 3: Financial Responsibility and Decision Making</b></p> <p><b>Financial Decision Making</b></p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use rational and considered decision-making steps to select financial goals and priorities.</li> <li>Explain how decisions made today can impact the future</li> </ul>	<p>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions using marginal analysis.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS6.Set high standards of quality.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p>	<p><b>English 1-2</b></p> <p>ELA.E1.AOR.5.1-2            ELA.E1.AOR.6.1            ELA.E1.AOR.7.1            ELA.E1.C.2.1            ELA.E1.C.7.1-2            ELA.E1.C.8.1a-b</p> <p>English 3-4</p> <p>ELA.E3.AOR.5.1-2            ELA.E3.AOR.6.1            ELA.E3.AOR.7.1            ELA.E3.C.2.1            ELA.E3.C.7.1-2            ELA.E3.C.8.1a-b</p>

# JA Finance Park Advanced Extension Activities

Unit Description and Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA English Language Arts
<p><b>Theme 4: Planning and Money Management</b></p> <p><b>Next-Level Budgeting</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize some of the reasons why people might spend more than they earn.</li> <li>Identify and use parts of a budget.</li> <li>List the long-term effects of overspending.</li> </ul>	<p>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions using marginal analysis.</p>	<p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p> <p>B-SS 7.Use leadership and teamwork skills to work effectively in diverse teams.</p> <p>B-SS 8.Demonstrate advocacy skills and ability to assert self, when necessary.</p> <p>B-SMS 7.Demonstrate effective coping skills when faced with a problem.</p> <p>B-SMS 10.Demonstrate ability to manage transitions and ability to adapt to changing situations and responsibilities.</p>	<p><b>English 1-2</b></p> <p>ELA.E1.AOR.6.1</p> <p>ELA.E1.AOR.7.1</p> <p>ELA.E1.C.7.1-2</p> <p>ELA.E1.C.8.1a-b</p> <p>English 3-4</p> <p>ELA.E3.AOR.6.1</p> <p>ELA.E3.AOR.7.1</p> <p>ELA.E3.C.7.1-2</p> <p>ELA.E3.C.8.1a-b</p>
<p><b>Theme 5: Risk Management and Insurance</b></p> <p><b>Insurance</b></p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize strategies for managing risk.</li> <li>List the benefits of having insurance for risk management.</li> <li>Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance.</li> <li>Compare insurance policies.</li> </ul>	<p>EPF.2.IN Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals.</p> <p>EPF.2.IP Develop a personal finance strategy for investing, protecting, purchasing, and saving resources.</p>	<p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS5.Apply media and technology skills.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p> <p>B-SS 7.Use leadership and teamwork skills to work effectively in diverse teams.</p>	<p><b>English 1-2</b></p> <p>ELA.E1.AOR.5.1-2</p> <p>ELA.E1.AOR.6.1</p> <p>ELA.E1.AOR.7.1</p> <p>ELA.E1.R.1.1a-d</p> <p>ELA.E1.C.2.1</p> <p>ELA.E1.C.7.1-2</p> <p>ELA.E1.C.8.1a-b</p> <p>English 3-4</p> <p>ELA.E3.AOR.5.1-2</p> <p>ELA.E3.AOR.6.1</p> <p>ELA.E3.AOR.7.1</p> <p>ELA.E3.R.1.1a-d</p> <p>ELA.E3.C.2.1</p> <p>ELA.E3.C.7.1-2</p> <p>ELA.E3.C.8.1a-b</p>

# JA Finance Park Advanced Extension Activities

Unit Description and Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards	South Carolina ELA English Language Arts
<p><b>Theme 6: Investing</b></p> <p><b>Investing for the Future</b></p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize different investment options.</li> <li>Compare the benefits and risks of various investment options.</li> <li>Create a diversified investment portfolio that maximizes profit</li> </ul>	<p>EPF.2.IN Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals.</p> <p>EPF.2.IP Develop a personal finance strategy for investing, protecting, purchasing, and saving resources.</p>	<p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p> <p>B-SS 7.Use leadership and teamwork skills to work effectively in diverse teams.</p>	<p><b>English 1-2</b></p> <p>ELA.E1.AOR.5.1-2</p> <p>ELA.E1.AOR.6.1</p> <p>ELA.E1.AOR.7.1</p> <p>ELA.E1.C.2.1</p> <p>ELA.E1.C.7.1-2</p> <p>ELA.E1.C.8.1a-b</p> <p>English 3-4</p> <p>ELA.E3.AOR.5.1-2</p> <p>ELA.E3.AOR.6.1</p> <p>ELA.E3.AOR.7.1</p> <p>ELA.E3.C.2.1</p> <p>ELA.E3.C.7.1-2</p> <p>ELA.E3.C.8.1a-b</p>
<p><b>Theme 7: Simulation and Debrief</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify key learnings from the JA Finance Park simulation.</li> <li>Analyze and apply lessons learned to future career and money management goals.</li> </ul>	<p>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions using marginal analysis.</p> <p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p> <p>EPF.2.IP Develop a personal finance strategy for investing, protecting, purchasing, and saving resources.</p>	<p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-SS 1.Use effective oral and written communication skills and listening skills.</p> <p>B-SS 2.Create positive and supportive relationships with other students.</p> <p>B-SS 6.Use effective collaboration and cooperation skills.</p> <p>B-SS 7.Use leadership and teamwork skills to work effectively in diverse teams.</p> <p>B-SS 8.Demonstrate advocacy skills and ability to assert self, when necessary.</p> <p>B-SMS 7.Demonstrate effective coping skills when faced with a problem.</p> <p>B-SMS 10.Demonstrate ability to manage transitions and ability to adapt to changing situations and responsibilities.</p>	<p><b>English 1-2</b></p> <p>ELA.E1.AOR.5.1-2</p> <p>ELA.E1.AOR.6.1</p> <p>ELA.E1.AOR.7.1</p> <p>ELA.E1.R.1.1a-d</p> <p>ELA.E1.C.2.1</p> <p>ELA.E1.C.7.1-2</p> <p>ELA.E1.C.8.1a-b</p> <p>ELA.E1.C.9.1-2</p> <p>English 3-4</p> <p>ELA.E3.AOR.5.1-2</p> <p>ELA.E3.AOR.6.1</p> <p>ELA.E3.AOR.7.1</p> <p>ELA.E3.R.1.1a-d</p> <p>ELA.E3.C.2.1</p> <p>ELA.E3.C.7.1-2</p> <p>ELA.E3.C.8.1a-b</p> <p>ELA.E3.C.9.1-2</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards
<b>Theme One: Employment and Income</b>			
<p><b>Entrepreneurial Strengths and Talents</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the characteristics of a successful entrepreneur.</li> <li>Examine personal entrepreneurial qualifications and characteristics.</li> <li>Develop a plan for building entrepreneurial skills.</li> </ul>	NA	<p>M 1. Belief in development of whole self, including a healthy balance of mental, social/emotional and physical well-being.</p> <p>M 2. Self-confidence in ability to succeed.</p> <p>B-SS 8. Demonstrate advocacy skills and ability to assert self, when necessary.</p>
<p><b>Job Loss</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</li> <li>Develop a plan for preparing for job loss.</li> <li>Identify professional development and job retraining opportunities to help when job loss happens.</li> </ul>	EPF.1.ER Examine how scarcity of time and resources necessitates decision-making.	<p>B-LS1. Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS4. Apply self-motivation and self-direction to learning.</p> <p>B-LS5. Apply media and technology skills.</p>
<p><b>My Work Values and Responsibilities</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</li> <li>Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</li> </ul>	NA	<p>M 5. Belief in using abilities to their fullest to achieve high-quality results and outcomes.</p> <p>M 6. Positive attitude toward work and learning.</p> <p>B-LS6. Set high standards of quality.</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards
<p><b>The IRS W-4 Form</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the purpose of the W-4 form.</li> <li>▪ Examine the employee sections of the W-4 form</li> </ul>	<p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p>	<p>B-LS4.Apply self-motivation and self-direction to learning.</p> <p>B-LS5.Apply media and technology skills.</p> <p>B-SS 8.Demonstrate advocacy skills and ability to assert self, when necessary.</p>
<p><b>Theme Two: Employment and Education</b></p>			
<p><b>Applying for Financial Aid with FAFSA</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the rationale for completing the FAFSA form.</li> <li>▪ Identify the resources and information required for the FAFSA form.</li> <li>▪ Develop an action plan for completing the FAFSA form.</li> </ul>	<p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p> <p>EPF.1.ER Examine how scarcity of time and resources necessitates decision-making.</p>	<p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p> <p>B-SMS 6.Demonstrate ability to overcome barriers to learning.</p>
<p><b>Career Decisions</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use a process to develop a career plan.</li> <li>▪ Identify career choices that match interests and abilities</li> <li>▪ Develop a SMART goal to help achieve a chosen career.</li> </ul>	<p>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions [using marginal analysis.]</p> <p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p>	<p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p>M 5. Belief in using abilities to their fullest to achieve high-quality results and outcomes.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards
<p><b>Grades Count!</b></p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions.</li> <li>▪ Calculate a possible GPA based on potential new courses.</li> <li>▪ List the positive steps they can take to be successful with potential new courses</li> </ul>	<p>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions [using marginal analysis.]</p>	<p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p>M 5. Belief in using abilities to their fullest to achieve high-quality results and outcomes.</p>
<p><b>Interpreting a Financial Aid Award Letter</b></p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the options available upon receiving a financial aid award letter.</li> <li>▪ Analyze the parts of a financial aid award letter.</li> <li>▪ Identify effective strategies for negotiating additional financial aid.</li> </ul>	<p>EPF.1.ER Examine how scarcity of time and resources necessitates decision-making.</p>	<p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p>M 5. Belief in using abilities to their fullest to achieve high-quality results and outcomes.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p>
<p><b>Paying for Postsecondary Education</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify a savings goal and plan.</li> <li>▪ Contrast grants and scholarships with student loans.</li> <li>▪ Explain the responsibilities associated with student loan debt.</li> </ul>	<p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p> <p>EPF.1.ER Examine how scarcity of time and resources necessitates decision-making.</p> <p>EPF.2.IN Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals.</p>	<p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success.</p> <p>M 5. Belief in using abilities to their fullest to achieve high-quality results and outcomes.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards
<b>Theme Three: Financial Responsibility and Decision Making</b>			
<p><b>Buying Your First Car</b></p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare benefits of buying and leasing a car.</li> <li>▪ Identify costs associated with buying and owning a car.</li> <li>▪ Explain benefits of buying new and used cars.</li> <li>▪ Analyze costs and features of several vehicles to identify the best car for one’s needs.</li> </ul>	<p>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions [using marginal analysis.]</p> <p>EPF.2.IN Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p>
<p><b>Cost of Living</b></p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare cost of living in different states.</li> <li>▪ Discover the different median wage for different states and occupations.</li> <li>▪ Make a four-step plan for the future.</li> </ul>	<p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p> <p>EPF.1.ER Examine how scarcity of time and resources necessitates decision-making.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p>
<p><b>My Financial Future and Debt</b></p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the effects of late or missed payments.</li> <li>▪ Explain the effect of debts on a person’s net worth.</li> <li>▪ Distinguish between good use and misuse of credit cards.</li> </ul>	<p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p> <p>EPF.2.IN Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals.</p> <p>EPF.2.CC Determine financially responsible ways that individuals acquire and use credit.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards
<p><b>Philanthropy</b></p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the difference between philanthropy and charity.</li> <li>Express how society benefits when others donate money for worthy causes.</li> <li>Evaluate how philanthropy fits within a personal financial plan.</li> <li>Clarify how charitable giving may have tax benefits.</li> </ul>	<p>EPF.2.IN Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals.</p>	<p>M 5. Belief in using abilities to their fullest to achieve high-quality results and outcomes.</p> <p>M 6. Positive attitude toward work and learning.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p>
<p><b>Planning for Financial Success</b></p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the steps for financial goal planning.</li> <li>Identify a financial goal and develop a plan to reach it.</li> </ul>	<p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p> <p>EPF.2.IP Develop a personal finance strategy for investing, protecting, purchasing, and saving resources.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p>
<p><b>Sales and Property Taxes</b></p> <p>Students determine the impact taxes have on financial decision making.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain what taxes are used for.</li> <li>Recognize different types of taxes.</li> <li>Analyze the impact of taxes on financial decisions, such as buying a car or a home.</li> </ul>	<p>EPF.1.ER Examine how scarcity of time and resources necessitates decision-making.</p>	<p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p>
<p><b>Theme Four: Planning and Money Management</b></p>			
<p><b>A World Without Cash</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explore different payment types, and classify the pros and cons of using payment apps.</li> <li>Identify potential security issues with using payment apps.</li> <li>Analyze how to use a payment app to manage spending.</li> </ul>	<p>EPF.2.IN Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals.</p>	<p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards
<p><b>Extracurricular Expenses</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Outline a short-term financial goal for how to save for extracurricular expenses.</li> <li>▪ Generate a personal budget to achieve the goal</li> </ul>	<p>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions [using marginal analysis.]</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p>
<p><b>Unexpected Expenses</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Evaluate if an emergency fund should be used for different emergency scenarios.</li> <li>▪ Create an emergency fund savings plan for an emergency.</li> <li>▪ Analyze how saving for an emergency fund can impact a monthly budget.</li> </ul>	<p>EPF.2.IP Develop a personal finance strategy for investing, protecting, purchasing, and saving resources.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p>
<p><b>Theme Five: Risk Management and Insurance</b></p>			
<p><b>Auto Insurance</b></p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Differentiate among the main types of auto insurance coverage.</li> <li>▪ Identify ways to mitigate risk to help keep auto insurance costs down.</li> </ul>	<p>EPF.2.IP Develop a personal finance strategy for investing, protecting, purchasing, and saving resources.</p>	<p>BLS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Career and College Mindsets and Behaviors Standards
<p><b>Mortgages</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the expenses associated with taking out a mortgage.</li> <li>Differentiate among different types of mortgages.</li> </ul>	<p>EPF.1.IP Evaluate how short-term goals allow individuals and institutions to make rational decisions [using marginal analysis.]</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p>
<p><b>Theme 6: Investing</b></p>			
<p><b>Purchasing Stocks</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize basic principles of investing in stocks.</li> <li>Identify factors that affect stocks and the stock market.</li> <li>List strategies for smart investing.</li> </ul>	<p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p>
<p><b>Investing for Retirement</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the benefits of funding retirement early.</li> <li>Compare features and benefits of retirement plans, including 401(k)s and IRAs.</li> </ul>	<p>EPF.2.ER Research and analyze the factors that impact personal income and long-term earning potential.</p> <p>EPF.2.IN Identify and explain the functions of different types of financial institutions and how they assist individuals in achieving short- and long-term financial goals.</p>	<p>B-LS1.Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-LS9.Gather evidence and consider multiple perspectives to make informed decisions.</p> <p>B-SMS 1.Demonstrate ability to assume responsibility.</p> <p>B-SMS 2.Demonstrate self-discipline and self-control.</p> <p>B-SMS 3.Demonstrate ability to work independently.</p>