



A Correlation: Texas Standards and JA Financial Capability 1®

JA Financial Capability 1®

Session Descriptions	Student Objectives	Academic Standards	Work and Career Readiness Standards
Theme 1: Economics and Business			
Project 1: Investing Challenge Students review the basics of investing in the stock market and begin creating a mock stock portfolio as part of an investment club competition.	Students will: <ul style="list-style-type: none"> Identify and evaluate stocks using online tools and resources. Develop a diversified stock portfolio. Evaluate and adjust stock portfolio holdings based on performance and breaking news events. 	CTE: §130.184(c)(4): The student identifies investments. The student is expected to: (A) interpret financial ratios significant to investors, including price earnings ratio; (B) calculate stock-related values such as the value of a constant growth stock, the expected value of future dividends, and the expected rate of return; (C) calculate bond-related values such as the price of a bond given its yield to maturity, the coupon interest payment for a bond, and the effects of interest rates on the price of a bond; (D) calculate bond present value and future value; and (E) select investments based on financial analysis such as financial ratios. Financial Literacy: §113.49(c)(6)(C): compare the features and costs of investment products	<ul style="list-style-type: none"> Demonstrates financial decision-making using digital tools Applies critical thinking to evaluate risk, return, and diversification strategies Adjusts investment strategy based on performance trends and current events Interprets data and communicates reasoning for financial choices

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1.1 Resource Scarcity Students learn how the economic principle of resource scarcity affects businesses. Students practice allocating limited resources while still leaving room for profit.	Students will: <ul style="list-style-type: none"> Describe the economic principle of scarcity. Explain how scarcity affects businesses. Identify three categories of resources that a business owner or manager must account for when planning business finances. 	CTE: §130.132(c)(2): The student describes the characteristics of business. The student is expected to: (A) explain the principles of supply and demand; (E) examine the organizational structure and functions of business; Financial Literacy: §113.49(c)(1)(A): identify the role of scarcity and opportunity costs in making economic decisions	<ul style="list-style-type: none"> Applies problem-solving skills to allocate limited resources effectively Demonstrates understanding of economic decision-making in business planning Considers trade-offs and opportunity costs in financial scenarios Practices strategic thinking to maximize profit within resource constraints
1.2 Supply and Demand Supply and demand are at the basis of all business transactions. When supply of a product or service changes, the price charged to consumers will rise or fall. In the same manner, consumers can drive demand for a product. If consumer demand increases, prices may rise for a product or service.	Students will: <ul style="list-style-type: none"> Define supply and demand. Describe two ways a change in the supply impacts price. Identify three ways changes in supply and demand affect each other. 	CTE: §130.132(c)(2): The student describes the characteristics of business. The student is expected to: (A) explain the principles of supply and demand Financial Literacy: §113.49(c)(1)(B): analyze the economic rights and responsibilities of individuals as consumers	<ul style="list-style-type: none"> Demonstrates understanding of how market forces impact pricing and business strategy Applies analytical thinking to examine cause-and-effect relationships in economics Uses data and real-world examples to interpret consumer behavior and business response Evaluates the impact of supply and demand on decision-making and profitability

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1.3 Profit and Nonprofit Businesses Students learn about the purpose of a business and compare and contrast for-profit and nonprofit businesses. Students will learn how each form of business obtains revenue or funding to support their goals.	Students will: <ul style="list-style-type: none"> Explain the importance of profit in a for-profit business. Describe two differences and two similarities for nonprofit and for-profit businesses. Identify two ways a nonprofit business can obtain funding for its mission. 	CTE: §130.132(c)(2): The student describes the characteristics of business. The student is expected to: (C) identify the types of business; (D) compare the different forms of ownership Financial Literacy: §113.49(c)(3)(B): compare sources of income such as wages, salaries, profits, and interest income	<ul style="list-style-type: none"> Differentiates between business models and revenue strategies Demonstrates understanding of how mission and funding impact business structure Applies critical thinking to compare organizational goals and financial approaches Identifies career pathways and funding options in both for-profit and nonprofit sectors
1.4 Introduction: Exploring Careers Students take a guided tour through the job site Indeed.com and practice using several of its features for finding a job, learning about salaries, and reviewing companies.	Students will: <ul style="list-style-type: none"> Locate and analyze information from a job website. Research a career of interest on a job website. 	CTE: §130.132(c)(4): The student explores careers in business. The student is expected to: (A) identify personal interests and aptitudes; (B) analyze career options and design a career plan; (D) list the steps for seeking, obtaining, and maintaining a job Financial Literacy: §113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development	<ul style="list-style-type: none"> Uses digital tools to research career information and labor market data Demonstrates initiative in career exploration and planning Reflects on personal strengths and career fit Builds awareness of professional skills, job qualifications, and industry expectations

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Theme 2: Business Planning and Financial Management			
Theme 2: Project FAFSA and Paying for Education Students will explore post-secondary training and education to obtain a career with a living wage, as well as the need to identify how to pay for this training or education. Students will explore applying for financial aid through the FAFSA process and develop a Quick Start Guide to use or share with others	Students will: <ul style="list-style-type: none"> Identify ways to manage the costs of continuing your education to reach career and salary goals. Explain the importance of completing the FAFSA. Describe the key steps and mistakes to avoid when completing the FAFSA form, including securing your personal data. 	CTE: §130.132(c)(4): The student explores careers in business. The student is expected to: (B) analyze career options and design a career plan; (C) discuss certification options; (D) list the steps for seeking, obtaining, and maintaining a job; (F) apply money-management and financial-planning techniques Financial Literacy: §113.49(c)(4)(B): analyze the relationship between education and training and earnings; Economics: §113.41(c)(21)(A): explain the functions of financial institutions and how they affect individuals §113.41(c)(21)(C): explain how to begin a savings program	<ul style="list-style-type: none"> Demonstrates financial planning to support long-term career and education goals Applies research and digital literacy to navigate financial aid systems Identifies cost-benefit relationships between training, earnings, and debt Understands how to protect personal information in financial processes
2.1 Building a Small Business Financial Plan Students identify the reasons for financial planning and review the basic components of a financial plan for a small business. Students will create a break-even analysis for a business scenario.	Students will: <ul style="list-style-type: none"> Explain three reasons why a small business prepares a financial plan. Identify four common components of a small business financial plan. Complete a break-even analysis for a sample business. 	CTE: §130.132(c)(6): The student understands the nature of business and analyzes cost and profit in a free enterprise system. The student is expected to: (C) analyze the relationship of sales and profit; (D) analyze the roles of income and expenses in a business; (E) analyze the role of budgets in business Financial Literacy: §113.49(c)(5)(A): explain the importance of planning for spending §113.49(c)(6)(A): evaluate the costs and benefits of various savings and investment strategies	<ul style="list-style-type: none"> Demonstrates ability to plan and manage business finances using real-world tools Applies problem-solving skills to assess and improve business profitability Interprets financial data to inform decision-making Connects financial planning to long-term business sustainability and goals

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2.2 Track and Manage a Financial Plan Students review the basic components of a small business financial plan and then prepare a balance sheet and an income statement for a business scenario. To deepen understanding of the financial plan, students compare and contrast the timing, content, and purpose of the balance sheet and income statement.	Students will: <ul style="list-style-type: none"> Manage a financial plan by creating a balance sheet and an income statement for a business scenario. Compare and contrast the balance sheet and an income statement. Identify methods for tracking finances. 	CTE: §130.132(c)(2)(F): interpret the nature of balance sheets and income statements §130.132(c)(6)(D): analyze the roles of income and expenses in a business §130.132(c)(6)(E): analyze the role of budgets in business Financial Literacy: §113.49(c)(5)(B): track income and expenses and develop a balanced budget §113.49(c)(6)(B): explain how to monitor and evaluate financial plans	<ul style="list-style-type: none"> Demonstrates the ability to manage and interpret financial documents Uses accounting tools to track business performance and support decisions Applies organizational and digital skills to monitor financial health Communicates financial information with clarity and accuracy
2.3 Financial Decision Making Students review financial planning and create a cash flow statement for a business scenario. They apply their understanding of the cash flow statement to make business decisions.	Students will: <ul style="list-style-type: none"> Create a cash flow statement for a business scenario. Analyze the information in a cash flow statement to make business decisions. 	CTE: §130.132(c)(6): (C) analyze the relationship of sales and profit (D) analyze the roles of income and expenses in a business (E) analyze the role of budgets in business §130.132(c)(2)(F): interpret the nature of balance sheets and income statements Financial Literacy: §113.49(c)(5)(B): track income and expenses and develop a balanced budget §113.49(c)(6)(C): evaluate the impact of financial decisions on short- and long-term goals	<ul style="list-style-type: none"> Applies financial analysis to guide business strategy Demonstrates ability to synthesize data and draw informed conclusions Makes evidence-based decisions using real-world financial tools Connects financial literacy with entrepreneurial thinking

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2.4 Exploring Careers in Finance Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.	Students will: <ul style="list-style-type: none"> Locate and use information gathered from a career website. Identify basic career information about two of the following three careers: economist, financial controller, or nonprofit fundraiser. Reflect on personal interest and fit for the researched careers. 	CTE: §130.132(c)(4): The student explores careers in business. The student is expected to: (A) identify personal interests and aptitudes (B) analyze career options and design a career plan (D) list the steps for seeking, obtaining, and maintaining a job (E) describe the importance of productive work habits and attitudes Financial Literacy: §113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development	<ul style="list-style-type: none"> Uses online research tools to explore career pathways and salary trends Demonstrates self-awareness and reflection in career planning Identifies transferable skills needed in finance-related roles Communicates research findings effectively through written and/or creative formats
Theme 3: Banking Services			
Theme 3 Project: Building Your Future Students will explore the concept of Return on Investment (ROI) as it relates to post-secondary education and career choices. They will conduct research on three careers of their choosing and evaluate the ROI of each.	Students will: <ul style="list-style-type: none"> Explain the meaning of Return on Investment (ROI). Identify factors that affect the ROI of post-secondary education. Research career and education possibilities and evaluate their ROI. 	CTE: §130.132(c)(4): (A) identify personal interests and aptitudes (B) analyze career options and design a career plan (C) discuss certification options (F) apply money-management and financial-planning techniques §130.132(c)(6): (C) analyze the relationship of sales and profit (D) analyze the roles of income and expenses in a business	<ul style="list-style-type: none"> Applies economic reasoning to evaluate career and education investments Demonstrates strategic thinking in planning for future financial and career goals Synthesizes career data to assess cost-benefit tradeoffs Uses research and reflection to inform long-term decision-making

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		Financial Literacy: §113.49(c)(4)(B): analyze the relationship between education and training and earnings §113.49(c)(6)(C): evaluate the impact of financial decisions on short- and long-term goals	
3.1 Banking Basics Students learn about the differences between personal and business banking and then conduct research to identify some of the specific services offered to businesses.	Students will: <ul style="list-style-type: none"> Compare and contrast personal banking services and small business services. Explain how a business determines which bank and banking services they need. Identify, describe, and evaluate three banking services offered specifically to businesses. 	CTE: §130.132(c)(5): The student understands the banking and financial systems in the United States. The student is expected to: (A) explain the functions of money (D) explain the types of institutions that make up the financial system (E) explain the role of financial institutions in the financial services industry (F) research the services available from financial institutions Financial Literacy: §113.49(c)(2)(B): compare and evaluate the characteristics of spending, saving, credit, and banking services	<ul style="list-style-type: none"> Demonstrates digital literacy by researching financial institutions and services Compares financial tools based on business needs and strategic goals Applies decision-making to evaluate and select appropriate banking solutions Understands how banking systems support business operations and growth
3.2 Financial Resources for Small Businesses Students learn about the main reasons businesses need financial support and the types of financing available. They will conduct research about funding resources and evaluate the products they offer.	Students will: <ul style="list-style-type: none"> Explain three reasons a business may need to seek financial support. Explain the difference between debt financing and equity financing. Identify three outside sources of funding for a small business. Evaluate the advantages and disadvantages of each funding source. 	CTE: §130.132(c)(5): (E) explain the role of financial institutions in the financial services industry (F) research the services available from financial institutions §130.132(c)(6): (D) analyze the roles of income and expenses in a business (E) analyze the role of budgets in business §130.132(c)(2)(C): identify the types of business	<ul style="list-style-type: none"> Applies research and analytical skills to evaluate funding options for small businesses Demonstrates understanding of business financing strategies and risk management Assesses how financial products align with specific business needs Makes informed recommendations based on comparison of real-world funding sources

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		Financial Literacy: §113.49(c)(7)(A): compare the advantages and disadvantages of different methods of payment, including bank loans, venture capital, and crowdfunding §113.49(c)(6)(A): evaluate the costs and benefits of various savings and investment strategies	
3.3 Matching Need with Products Students advise a small business about the best financial resource to meet their needs.	Students will: <ul style="list-style-type: none"> Match financial resources to small business needs. Explain how to access and qualify for small business funding. 	CTE: §130.132(c)(5): (E) explain the role of financial institutions in the financial services industry (F) research the services available from financial institutions §130.132(c)(6): (D) analyze the roles of income and expenses in a business (E) analyze the role of budgets in business Financial Literacy: §113.49(c)(7)(A): compare the advantages and disadvantages of different methods of payment §113.49(c)(6)(C): evaluate the impact of financial decisions on short- and long-term goals	<ul style="list-style-type: none"> Applies problem-solving and decision-making skills to match financial tools with business needs Demonstrates the ability to evaluate funding qualifications and application processes Uses strategic thinking to recommend appropriate financial products Communicates financial recommendations effectively for real-world business scenarios

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3.4 Exploring Careers in Banking Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.	Students will: <ul style="list-style-type: none"> Locate and use information gathered from a career website. Identify basic career information about two of the following three careers: loan officer, bank teller, or business banking specialist. Reflect on personal interest and fit for the researched careers. 	CTE: §130.132(c)(4): The student explores careers in business. The student is expected to: (A) identify personal interests and aptitudes (B) analyze career options and design a career plan (D) list the steps for seeking, obtaining, and maintaining a job (E) describe the importance of productive work habits and attitudes Financial Literacy: §113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development	<ul style="list-style-type: none"> Demonstrates digital literacy in researching and evaluating career information Connects personal interests with career pathways in the financial sector Reflects on fit, roles, and responsibilities in various banking careers Develops awareness of skills and qualifications needed for employment in financial services
Theme 4: Business Risk Management			
Theme 4 Project: Managing Finances Students review basic budgeting concepts, use an online budgeting tool to set up a monthly budget, and enter transactions for one month.	Students will: <ul style="list-style-type: none"> Use an online budgeting tool to create a monthly budget. Analyze a budget to make financial decisions. 	CTE: §130.132(c)(6): (D) analyze the roles of income and expenses in a business (E) analyze the role of budgets in business §130.132(c)(4)(F): apply money-management and financial-planning techniques Financial Literacy: §113.49(c)(5)(B): track income and expenses and develop a balanced budget §113.49(c)(6)(B): explain how to monitor and evaluate financial plans	<ul style="list-style-type: none"> Demonstrates financial literacy through budget creation and management Uses digital tools to simulate real-world money management Analyzes spending data to make informed financial decisions Applies self-management and accountability to personal or business finance scenarios

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4.1 Risks to Small Business Students learn about the basics of insurance, the types of risks faced by businesses, and strategies for managing risk. They will apply what they learn to a small business scenario.	Students will <ul style="list-style-type: none"> Define insurance and explain its purpose. Explain the relationships among risk, loss, peril, and insurance. Define risk management and explain five methods of managing risk. Identify potential risks and management strategies for a small business. 	CTE: §130.132(c)(7): The student identifies risks and insurance products. The student is expected to: (A) identify types of business risks (B) explain the relationship between risk and insurance (C) explain the use of insurance for business risk management (D) identify types of insurance products available to individuals and businesses (E) explain the role of insurance in financial planning Financial Literacy: §113.49(c)(9)(A): evaluate the role of insurance in financial planning §113.49(c)(9)(B): examine different types of insurance, including property and liability	<ul style="list-style-type: none"> Applies risk analysis and decision-making to real-world business scenarios Demonstrates understanding of financial protection strategies Identifies and evaluates ways to mitigate potential business losses Uses critical thinking to apply abstract risk concepts in practical settings
4.2 Risk Management Products for Business Students learn about the coverage and contents of a business owner's policy as a risk management tool for businesses. They interpret the coverage and exclusions of a sample policy.	Students will: <ul style="list-style-type: none"> Identify risks to small businesses that are most appropriately managed with insurance. Explain the five parts of the business owner's policy (BOP). Interpret a sample business owner's policy to identify examples of included and excluded events. 	CTE: §130.132(c)(7): The student identifies risks and insurance products. The student is expected to: (A) identify types of business risks (B) explain the relationship between risk and insurance (C) explain the use of insurance for business risk management (D) identify types of insurance products available to individuals and businesses Financial Literacy: §113.49(c)(9)(B): examine different types of insurance, including property and liability §113.49(c)(9)(C): assess the costs and benefits of insurance for long-term planning	<ul style="list-style-type: none"> Demonstrates ability to interpret real-world insurance documents Applies evaluation and reasoning to select appropriate risk management strategies Connects financial literacy with business continuity planning Communicates insurance coverage concepts clearly in a business context

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4.3 Business Profile: Insurance Agency Students compare and contrast various aspects of an insurance agency with other small businesses and then set up a mock insurance agency.	Students will: <ul style="list-style-type: none"> Compare an insurance agency to other small businesses. Explain how insurance pricing and profit differ from other small businesses. Research insurance agent licensing requirements. 	CTE: §130.132(c)(2): (C) identify the types of business (D) compare the different forms of ownership §130.132(c)(4)(C): discuss certification options §130.132(c)(7): (C) explain the use of insurance for business risk management (D) identify types of insurance products available to individuals and businesses (E) explain the role of insurance in financial planning Financial Literacy: §113.49(c)(9)(B): examine different types of insurance, including career-based offerings §113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development	<ul style="list-style-type: none"> Compares industry-specific business models and revenue strategies Demonstrates understanding of licensing, regulation, and professionalism in the insurance field Applies entrepreneurial thinking to develop a mock business structure Builds awareness of career paths and required credentials in financial services
4.4 Exploring Careers in Finance Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at	Students will: <ul style="list-style-type: none"> Locate and use information gathered from a career website. Identify basic career information about two of the following three careers: actuary, underwriter, or claims adjuster. Reflect on personal interest and fit for the researched careers. 	CTE: §130.132(c)(4): The student explores careers in business. The student is expected to: (A) identify personal interests and aptitudes (B) analyze career options and design a career plan (D) list the steps for seeking, obtaining, and maintaining a job (E) describe the importance of productive work habits and attitudes Financial Literacy: §113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development	<ul style="list-style-type: none"> Applies research and digital literacy skills to explore finance-related careers Demonstrates self-reflection in evaluating career fit and future goals Builds awareness of roles, responsibilities, and required qualifications in financial professions Communicates research findings creatively and effectively

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the end of the session.			
<p>Case Study: Analyzing and Applying Data</p> <p>Students take up the challenge to collect, analyze, and use data to make a business decision for a film company wanting to create content appealing to teens.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Differentiate between qualitative and quantitative data. • Use a process for collecting, analyzing, and applying data to a business decision. • Conduct research using tools such as surveys and focus groups to collect data. 	<p>CTE: §130.132(c)(3)(D): interpret and use tables, charts, and figures to support written and oral communication</p> <p>§130.132(c)(2)(E): examine the organizational structure and functions of business</p> <p>§130.132(c)(6)(A): explain the concept of productivity</p> <p>Financial Literacy:</p> <p>§113.49(c)(8)(A): analyze the costs and benefits of methods for collecting data for decision-making</p> <p>§113.49(c)(8)(B): evaluate the use of marketing research in decision-making</p>	<ul style="list-style-type: none"> • Demonstrates data literacy and analytical thinking in a business context • Applies research methods such as surveys and focus groups to inform decisions • Translates data into actionable business recommendations • Communicates findings using visual and verbal presentation tools