

A Correlation: Oregon Academic Standards and Junior Achievement Capstone Programs



Updated January 2024

[Oregon Social Sciences 2018](#)

[Oregon SEL standards](#)

[Oregon Career and College Readiness Mindsets and Behaviors](#)

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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 Oregon Social Sciences Framework and the College and Career Mindsets and Behaviors for Student Success. 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 Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
Unit 1: Financial Literacy				
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	<p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>5.4 Identify principles of U.S. democracy found in the U.S. Constitution and Bill of Rights</p> <p>5.24 Use primary and secondary sources to formulate historical questions and to examine multiple accounts or perspectives of a historical issue or time.</p> <p>Grade 6</p> <p>6.3 Examine the origins, purposes, and impact of constitutions, laws, treaties, and international agreements.</p>	<p>B-LS 5. Apply media and technology skills</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 RI 6 4/5 RI 7</p>	<p>NA</p>
<p>Unit 1: Session 1: Financial Services</p> <p>This lesson enables students to learn about services provided by financial institutions and discover the connection between spending and having money in the bank.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe financial institutions as the center of JA BizTown’s economy Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its 	<p>Grade 4</p> <p>4.5 Analyze different buying choices and opportunity costs.</p> <p>4.21 Construct explanations using reasoning, correct sequence, examples and details with relevant information and data.</p> <p>Grade 5</p> <p>5.4 Identify principles of U.S. democracy found in the U.S. Constitution and Bill of Rights</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>Social Emotional Learning</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3 4/5 L 3 4/5 L 4</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>importance in our economy.</p> <ul style="list-style-type: none"> Prerequisite: Describe the purpose of money in our community, economy 				
<p>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions 	NA	<p>Mindsets and Behaviors B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4</p>	
<p>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	4.4 Analyze different buying choices and opportunity costs	<p>Mindsets and Behaviors B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	
<p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	NA	<p>Mindsets and Behaviors B-LS 8. Actively engage in challenging coursework B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 1 4/5 RI 4</p>	Math 5 OA1
<p>Unit 1: Session 1: (Optional) Extension 2: Private Property</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	C3: D2.Civ.4.3-5 C3: D2.Eco.9.3-5		<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their JA BizTown visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. Recognize the need to make responsible choices regarding money 	<p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>6.28 Construct arguments using claims and evidence from multiple sources, while acknowledging the strengths and limitations of these arguments</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>Social Emotional Learning</p> <p>SEL 2D Develop personal and collective agency by using various forms of communication to make choices and take initiative.</p> <p>SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 3</p> <p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 3</p> <p>4/5 RI 6</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 SL 3</p>	<p>Math 5 NBT 7</p> <p>Math 4 NBT 4</p>
<p>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	<p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online</p>	<p>Mindsets and Behaviors</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-LS 8. Actively engage in challenging coursework</p>	<p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 4</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p>	<p>Math 4 NBT 4</p>

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<p>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online</p>	<p>Mindsets and Behaviors</p> <p>B-LS 5. Apply media and technology skills</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>
<p>Unit 1: Session 2: (Optional) Extension 1: Gordon’s Bounced Check</p> <ul style="list-style-type: none"> Describe the consequences of insufficient funds. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>Grade 4</p> <p>4.4 Analyze different buying choices and opportunity costs</p>	<p>Mindsets and Behaviors</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 1 4/5 SL 1 4/5 L 3</p>	
<p>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	<p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online</p>	<p>Mindsets and Behaviors</p> <p>B-LS 3. Use time-management, organizational and study skills</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 L 1 4/5 L 2</p>	
<p>Unit 1: Session 3: Banks and Saving</p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property safe. Students participate in a role-play activity to learn about the bank’s role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate how to make and record electronic payments. Describe the reasons why someone should save Recognize how the rule of law and right to own private property allows people to save. State the benefit of an interest-earning savings account. Explain how money grows in a savings account. 	<p>Grade 5</p> <p>5.4 Identify principles of U.S. democracy found in the U.S. Constitution and Bill of Rights</p> <p>Grade 6</p> <p>6.3 Examine the origins, purposes, and impact of constitutions, laws, treaties, and international agreements.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>Social Emotional Learning</p> <p>SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>CCSS: Math 5 NBT 7</p>

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<p>Unit 1: Session 3: (Optional) Application 1: Damian’s Shopping Day</p> <ul style="list-style-type: none"> Make and record electronic payments. 	<p>4.4 Analyze different buying choices and opportunity costs</p>	<p>Mindsets and Behaviors B-LS 2. Demonstrate creativity</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>4.4 Analyze different buying choices and opportunity costs</p>	<p>Mindsets and Behaviors B-LS 5. Apply media and technology skills B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 7 4/5 W 8</p>	
<p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>4.4 Analyze different buying choices and opportunity costs</p>	<p>Mindsets and Behaviors B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 7</p>
<p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account 	<p>4.4 Analyze different buying choices and opportunity costs</p>	<p>Mindsets and Behaviors B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	

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<p>Unit 1: Session 4: Types of Payments</p> <p>This lesson enables students to explore the differences among various forms of payments. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to make given specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate the use of a money tracker to record a purchase. Recognize the impact of scarcity and the need to make choices regarding money. 	<p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>6.28 Construct arguments using claims and evidence from multiple sources, while acknowledging the strengths and limitations of these arguments</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-LS 8. Actively engage in challenging coursework</p>	<p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p>	
<p>Unit 1: Session 4: (Optional) Application 1: Let's Go to the Bank</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. 	<p>Grade 6</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p>	
<p>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. 	<p>Grade 6</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-LS 5. Apply media and technology skills</p>	<p>4/5 RI 1</p> <p>4/5 RI 2</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p>	

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<p>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	<p>Grade 4 4.4 Analyze different buying choices and opportunity costs</p> <p>Grade 6 6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p>	<p>Mindsets and Behaviors B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions.</p> <p>B-SMS 4. Demonstrate ability to delay immediate gratification for long-term rewards</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2</p>	<p>Math 5 NBT 7</p>
<p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>Grade 6 6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p>	<p>Mindsets and Behaviors B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<h2>Unit 2: Community and Economy</h2>				
<p>Unit 2: Session 1: Citizenship</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Define philanthropy. Explain the relationship between taxes and responsible citizenship. 	<p>Grade 5 5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>5.4 Identify principles of U.S. democracy found in the U.S. Constitution and Bill of Rights</p> <p>Grade 6 6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs [for historically marginalized groups and individuals in early major western and non-western civilizations].</p>	<p>Mindsets and Behaviors B-LS 1. 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 6. Use effective collaboration and cooperation skills</p> <p>Social Emotional Learning SEL 3A Demonstrate awareness and understanding of the similarities and differences that define, influence and affirm personal and collective identities.</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	

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<p>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>Grade 5</p> <p>5.24 Use primary and secondary sources to formulate historical questions and to examine multiple accounts or perspectives of a historical issue or time.</p>	<p>Mindsets and Behaviors</p> <p>B-SMS 1. Demonstrate ability to assume responsibility B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>Social Emotional Learning</p> <p>SEL 3B Apply social skills to develop and maintain healthy relationships that collectively achieve mutual goals while affirming identities and perspectives.</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	<p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>Social Emotional Learning</p> <p>SEL 1D Analyze personal and social intersectional identities and positionality and how they relate to one’s interests, purpose, and sense of belonging.</p> <p>SEL 3A Demonstrate awareness and understanding of the similarities and differences that define, influence and affirm personal and collective identities.</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	<p>Grade 4</p> <p>4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions.</p> <p>Grade 5</p> <p>5.25 Analyze multiple</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>Social Emotional Learning</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	

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	accounts or perspectives of the same event, issue, problem or topic and describe important similarities and differences.	<p>SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p>		
<p>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>Grade 4</p> <p>4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 5. Apply media and technology skills</p>	<p>4/5 RI 1 4/5 RI 7</p>	
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary 	<p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>5.4 Identify principles of U.S. democracy found in the U.S. Constitution and Bill of Rights</p> <p>5.5 Describe how national government affects local, state, [and Oregon tribal] governments.</p> <p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs [for historically marginalized groups and individuals in early major western and non-western civilizations].</p>	<p>Mindsets and Behaviors</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 1-3</p>	

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<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Application 1: Circular Flow Game</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs</p>	<p>Social Emotional Learning</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>4/5 RI 1 4/5 RI 7 4/5 SL 4/5 SL 2</p>	
<p>Unit 2: Session 2: (Optional) Application 2: My Business</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>Grade 4</p> <p>4.3 Analyze how wealth and scarcity connect to personal, community, regional, and world resources.</p>	<p>Mindsets and Behaviors</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	
<p>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-SS 4. Demonstrate empathy</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	<p>CCSS: Math 5.0a.3</p>

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>Grade 4</p> <p>4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions.</p> <p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>5.5 Describe how national government affects local, state, and Oregon tribal governments.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SS 4. Demonstrate empathy</p>	<p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p>	<p>CCSS: L5.3, L5.6</p>
<p>Unit 2: Session 3: Free Enterprise</p> <p>This lesson enables students to experience the free enterprise system by working together in teams to make a prototype product with a limited number of resources.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity, and explain ways to resolve scarcity. Compare free enterprise with other types of economies. 	<p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs [for historically marginalized groups and individuals in early major western and non-western civilizations].</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SMS 9. Demonstrate personal safety 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>Social Emotional Learning</p> <p>SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 W 2</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms? What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. 	<p>Grade 4 4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions.</p> <p>Grade 5 5.5 Describe how national government affects local, state, and Oregon tribal governments.</p>	<p>Mindsets and Behaviors B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. 	<p>Grade 5 5.4 Identify principles of U.S. democracy found in the U.S. Constitution and Bill of Rights.</p>	<p>Mindsets and Behaviors B-LS 2. Demonstrate creativity B-SMS 3. Demonstrate ability to work independently</p> <p>Social Emotional Learning SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	
<p>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</p> <ul style="list-style-type: none"> Define scarcity, and explain ways to resolve scarcity. 	<p>Grade 4 4.3 Analyze how wealth and scarcity connect to personal, community, regional, and world resources. Grade 6 Grade 6 6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs [for historically marginalized groups and individuals in early major western and non-western civilizations].</p>	<p>Mindsets and Behaviors B-LS 1. Demonstrate critical-thinking skills to make informed decisions B-SMS 1. Demonstrate ability to assume responsibility B-SS 5. Demonstrate ethical decision-making and social responsibility B-SS 4. Demonstrate empathy B-SS 6. Use effective collaboration and cooperation skills</p>	<p>4/5 RI 7 4/5 SL 1</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate different economic systems 	<p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>5.5 Describe how national government affects local, state, and Oregon tribal governments.</p> <p>5.25 Analyze multiple accounts or perspectives of the same event, issue, problem or topic and describe important similarities and differences.</p> <p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs.</p>	<p>Social Emotional Learning</p> <p>SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students go on a hunt for things in their classroom that show the difference between public and private property,</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain why people pay taxes. Define gross pay and net pay. Calculate tax by multiplying with decimals. Differentiate between public goods and services and private goods and services. State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>5.7 Explain the purpose of taxes and give examples of their use [from current and U.S. history].</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-SS 6. Use effective collaboration and cooperation skills</p> <p>Social Emotional Learning</p> <p>SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>4/5 SL 1. 4/5 W 4 4/5 L 4</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <ul style="list-style-type: none"> Explain why people pay taxes. Differentiate between public goods and services and private goods and services. 	<p>Grade 5</p> <p>5.7 Explain the purpose of taxes and give examples of their use [from current and U.S. history].</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>4/5 SL 1. 4/5 SL 2 4/5 W 4 4/5 L 4</p>	
<p>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</p> <ul style="list-style-type: none"> Explain why people pay taxes. Calculate tax by multiplying with decimals. 	<p>Grade 5</p> <p>5.5 Describe how national government affects local, state, and Oregon tribal governments.</p> <p>5.7 Explain the purpose of taxes and give examples of their use [from current and U.S. history].</p>	<p>Mindsets and Behaviors</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 SL 1. 4/5 SL 2</p>	<p>CCSS: Math 5 NF 2; 5 Nbt 5</p>
<p>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>5.27 Identify characteristics of an event, issue, or problem, suggesting possible causes and results.</p>	<p>Mindsets and Behaviors</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>B-SS 4. Demonstrate empathy</p> <p>Social Emotional Learning</p> <p>SEL 1C Reflect on and evaluate how one’s emotions, thoughts, and perspectives can influence behavior.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>5.5 Describe how national government affects local, state, and Oregon tribal governments.</p> <p>5.28 Propose a response or solution to an issue or problem, utilizing research, to support the position.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-SS 4. Demonstrate empathy</p> <p>Social Emotional Learning</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p>	<p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 W 1</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 5</p> <p>4/5 L 4</p> <p>4/5 L 6</p>	

Unit 3: Work and Career Readiness

<p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers 	<p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).</p> <p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs [for historically marginalized groups and individuals in early major western and non-western civilizations].</p>	<p>Mindsets and Behaviors</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-SS 6. Use effective collaboration and cooperation skills</p> <p>Social Emotional Learning</p>	<p>4/5 RI 1</p> <p>4/5 RI 3</p> <p>4/5 RI 7</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 W 4</p> <p>4/5 L 4</p> <p>4/5 L 6</p>	
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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
		SEL 1A Identify and label emotions, thoughts, strengths and potential 1D Analyze personal and social intersectional identities and positionality and how they relate to one's interests, purpose, and sense of belonging.		
Unit 3: Session 1: (Optional) Application 1: My Career Interests <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning 	Grade 5 5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).	Mindsets and Behaviors B-SS 1. Use effective oral and written communication skills and listening skills B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals	4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 L 2 4/5 L 4 4/5 L 6	
Unit 3: Session 1: (Optional) Application 2: Education Pays Off <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	Grade 5 5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).	Mindsets and Behaviors M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals	4/5 RI 1 4/5 RI 3 4/5 SL 5 4/5 L 4 4/5 L 6	CCSS: Math 4/5 MD 4

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	<p>Grade 4</p> <p>4.6 Determine the consequences of sharing personal information with others.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment</p>	<p>4/5 RI 1</p> <p>4/5 RI 5</p> <p>4/5 W 2</p> <p>4/5 W 4</p> <p>4/5 W 8</p> <p>4/5 SL 1</p> <p>4/5 L 4</p> <p>4/5 L 6</p>	<p>CCSS: 4/5 W 2.a</p>
<p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. 	<p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>4/5 RI 2</p> <p>4/5 W 2</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 4</p> <p>4/5 L 4</p>	
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> Model appropriate business greetings. Demonstrate proper interview skills. Define resume, job interview, and applicant. Demonstrate appropriate workplace behaviors and soft skills. 	<p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment</p> <p>Social Emotional Learning</p> <p>SEL 3B Apply social skills to develop and maintain healthy relationships that collectively achieve mutual goals while affirming identities and perspectives.</p>	<p>4/5 SL 1</p> <p>4/5 SL 3</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 3: Session 2:(Optional) Application 1: Job Interviews</p> <ul style="list-style-type: none"> Model appropriate business greetings. Contribute to group success by demonstrating appropriate workplace behaviors. Demonstrate proper interview skills. Define resume, job interview, and applicant. 	<p>Grade 4</p> <p>4.6 Determine the consequences of sharing personal information with others.</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment</p> <p>B-SS 6. Use effective collaboration and cooperation skills</p>	<p>4/5 SL 1</p> <p>4/5 SL 3</p> <p>4/5 SL 4</p> <p>4/5 SL 6</p>	
<p>Unit 3: Session 2: (Optional) Application 2: Customer Service</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>NA</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment</p>	<p>4/5 RI 2</p> <p>4/5 W 2</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 4</p> <p>4/5 L 4</p>	<p>CCSS: Math 4/5 MD 4</p>
<p>Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>NA</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SMS 1. Demonstrate ability to assume responsibility B-SS 5. Demonstrate ethical decision-making and social responsibility</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>4/5 RI 2</p> <p>4/5 W 2</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 4</p>	<p>CCSS: Math 4.5.1, 5.G.3</p>

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 3: Session 2: (Optional) Extension 2: Soft Skills</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment</p> <p>Social Emotional Learning</p> <p>SEL 3B Apply social skills to develop and maintain healthy relationships that collectively achieve mutual goals while affirming identities and perspectives.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4</p>	
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>This optional session enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. Identify the steps of the election process. 	<p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).</p> <p>Grade 4</p> <p>4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions.</p> <p>Grade 6</p> <p>6.2 Describe current forms of government and the specific roles played by citizens.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment</p>	<p>4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1</p>	
<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. 	<p>Grade 4</p> <p>4.23 Explain individual and cooperative approaches people have taken to address local, regional, and global problems.</p> <p>Grade 5</p> <p>5.26 Gather, assess, and use information from multiple primary and secondary sources to examine an event, issue, or problem through inquiry and research.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>Social Emotional Learning</p> <p>SEL 2D Develop personal and collective agency by using various forms of communication to make choices and take initiative.</p>	<p>4/5 RI 1-3 4/5 RI 4 4/5 RI 7 4/5 W 9 4/5 SL 1 4/5 SL 4 4/5 SL 6</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>Grade 4</p> <p>4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions.</p> <p>Grade 5</p> <p>5.25 Analyze multiple accounts or perspectives of the same event, issue, problem or topic and describe important similarities and differences.</p> <p>5.26 Gather, assess, and use information from multiple primary and secondary sources to examine an event, issue, or problem through inquiry and research.</p> <p>5.27 Identify characteristics of an event, issue, or problem, suggesting possible causes and results.</p> <p>5.28 Propose a response or solution to an issue or problem, utilizing research, to support the position.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-SMS 3. Demonstrate ability to work independently</p> <p>Social Emotional Learning</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p>	<p>4/5 RI 3</p> <p>4/5 RI 4</p> <p>4/5 RI 7</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 4</p> <p>4/5 SL 6</p>	
<p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>Grade 4</p> <p>4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions.</p> <p>Grade 5</p> <p>5.24 Use primary and secondary sources to formulate historical questions and to examine multiple accounts or perspectives of a historical issue or time.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 2</p> <p>4/5 RI 3,</p> <p>4/5 RI 4</p> <p>4/5 W.9</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan 	<p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).</p>	<p>Mindsets and Behaviors</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 2</p> <p>4/5 RI 3</p> <p>4/5 RI 4</p> <p>4/5 W.9</p>	
<h2>Unit 4 Business Management</h2>				
<p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. 	<p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 4. Apply self motivation and self direction to learning</p> <p>B-SS 2. Create positive and supportive relationships with other students B-SS 6. Use effective collaboration and cooperation skills B-SS 7. Use leadership and teamwork skills to work effectively in diverse teams</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>Social Emotional Learning</p> <p>SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>4/5 RI 2</p> <p>4/5 RI 3</p> <p>4/5 RI 4</p> <p>4/5 W.4</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 4: Session 1: (Optional) Application 1: Business Budget</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	<p>Grade 4 4.6 Demonstrate understanding of needs and wants using a budget.</p>	<p>Mindsets and Behaviors B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>NA</p>	<p>Mindsets and Behaviors B-LS 2. Demonstrate creativity B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	
<p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	<p>Grade 4 4.6 Demonstrate understanding of needs and wants using a budget.</p>	<p>Mindsets and Behaviors B-LS 1. Demonstrate critical-thinking skills to make informed decisions B-SMS 3. Demonstrate ability to work independently B-SMS 5. Demonstrate perseverance to achieve long-term and short-term goals</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>NA</p>	<p>Mindsets and Behaviors B-LS 2. Demonstrate creativity B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2 4/5 SL 4</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 4. Apply self motivation and self direction to learning</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-LS 8. Actively engage in challenging coursework</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>4/5 RI 1</p> <p>4/5 RI 4</p>	<p>CCSS: LA 4/5 3.a</p> <p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 2: Setting Prices</p> <p>Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>4/5 RI 1</p> <p>4/5 RI 4</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Application 1: The Right Price</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p>	<p>4/5 RI 1</p> <p>4/5 RI 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Application 2: Business Costs and Profit</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Extension 1: History of Product Pricing</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	<p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages..</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2 4/5 W 7</p>	
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Extension 2: Friendly Letter</p> <ul style="list-style-type: none"> Create a friendly letter using a template. 	<p>NA</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>4/5 W 4 4/5 L 1 4/5 L 2</p>	
<p>Unit 4: Session 3: Visit Preparation</p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. Define advertising. Describe characteristics of effective advertising. Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>Grade 6-8</p> <p>8.18 Describe how marketing and advertising can influence spending and saving decisions.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 4. Apply self-motivation and self-direction to learning</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-SMS 10. Demonstrate ability to manage transitions and ability to adapt to changing situations and responsibilities</p>	<p>4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 4: Session 3: Visit Preparation</p> <p>(Optional) Application 1: Business Ethics</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	<p>Grade 6-8</p> <p>8.8 Analyze important political and ethical values such as freedom, democracy, equality, equity, and justice embodied in documents such as the Declaration of Independence, the United States Constitution, and the Bill of Rights.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	
<p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	<p>Grade 6-8</p> <p>8.18 Describe how marketing and advertising can influence spending and saving decisions.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	
<p>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</p> <ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. 	<p>Grade 4</p> <p>4.7 Determine the consequences of sharing personal information with others.</p>	<p>Mindsets and Behaviors</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>Social Emotional Learning</p> <p>SEL 4C Recognize and acknowledge when there is harm to self and others and identify when support, agency and practices to repair and restore are needed.</p>	<p>4/5 RI 4-5</p> <p>4/5 W 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 L 5</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	NA	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>Social Emotional Learning</p> <p>SEL 5C Anticipate, reflect and evaluate the impacts of one’s choices and contributions in promoting personal, family, and community well-being.</p>	<p>4/5 W 1</p> <p>4/5 W 4</p> <p>4/5 W 5</p> <p>4/5 SL 6</p> <p>4/5 L 1</p> <p>4/5 L 2</p>	
<h2>Unit 5: The Visit</h2>				
<p>Unit 5: Activity: Schedule and Citizen Checklist</p> <ul style="list-style-type: none"> Manage their personal finances and time. 	<p>Grade 6</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt</p>	<p>Mindsets and Behaviors</p> <p>B-LS 3. Use time-management, organizational and study skills</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-SMS 10. Demonstrate ability to manage transitions and ability to adapt to changing situations and responsibilities</p>		
<p>Unit 5: The Visit</p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Function in their job capacity at JA BizTown. Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. 	<p>Grade 4</p> <p>4.5 Analyze different buying choices and opportunity costs.</p> <p>Grade 5</p> <p>5.7 Explain the purpose of taxes and give examples of their use [from current and U.S. history.]</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).</p> <p>Grade 6</p> <p>6.9 Summarize the</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-LS 3. Use time-management, organizational and study skills</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>B-LS 4. Apply self motivation and self direction to learning</p> <p>B-SS 2. Create positive and supportive relationships with other students</p>	<p>4/5 RI 1</p> <p>4/5 RI 4</p> <p>4/5 W 4</p> <p>4/5 W 7</p> <p>4/5 W 8</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 W 7</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<ul style="list-style-type: none"> Carry out responsibilities of citizenship, such as voting and job responsibilities. 	<p>advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt</p>	<p>B-SS 6. Use effective collaboration and cooperation skills B-SS 7. Use leadership and teamwork skills to work effectively in diverse teams</p> <p>B-LS 10. 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 3. Create relationships with adults that support success</p> <p>B-SS 9. Demonstrate social maturity and behaviors appropriate to the situation and environment</p>		
<p>Unit 5: Activity: Bringing It Home</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. Describe how citizens work within a quality business. Explain circular flow. 	<p>Grade 4</p> <p>4.5 Analyze different buying choices and opportunity costs.</p> <p>Grade 5</p> <p>5.7 Explain the purpose of taxes and give examples of their use [from current and U.S. history.]</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>	<p>4/5 W 4</p> <p>4/5 L 1</p> <p>4/5 L 2</p>	
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	<p>NA</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</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>Social Emotional Learning</p> <p>SEL 5C Anticipate, reflect and evaluate the impacts of one’s choices and contributions in promoting personal, family, and community well-being.</p>	<p>LA 4/5 SL 4</p>	

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Unit Description and Learning Objectives	Social Science Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 5: (Optional) Application 2: Biz Quiz</p> <ul style="list-style-type: none"> Explain circular flow. Describe how citizens use financial institutions. Describe how citizens work within a quality business. 	<p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs .</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</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>4/5 RI 4</p> <p>4/5 SL 1</p> <p>4/5 SL 2</p> <p>4/5 W 7</p>	
<p>Unit 5: (Optional) Extension: Business Letter</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	<p>NA</p>	<p>Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</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>Social Emotional Learning</p> <p>SEL 5C Anticipate, reflect and evaluate the impacts of one’s choices and contributions in promoting personal, family, and community well-being.</p>	<p>4/5 W 4</p> <p>4/5 L 1</p> <p>4/5 L 2</p>	

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Session Details	Social Studies	Career and College Mindsets and Behaviors and SEL	Common Core ELA	Common Core Math
<p>Adventure One: CEO</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use knowledge of skills and interests to select a company Compare potential customers Identify target market Make a strategic decision Identify points in a mission statement Compare applicant resumes Make a budget-based decision Create a letter by making appropriate word choices 	<p>Grade 4</p> <p>4.4 Analyze different buying choices and opportunity costs</p> <p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and income potential).</p> <p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages..</p>	<p>Mindsets and Behaviors</p> <p>B-LS 4. Apply self motivation and self direction to learning</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p>
<p>Adventure Two CFO</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use knowledge of skills and interests to select a company Deduct taxes to calculate net pay Determine price of items to make a profit using a formula Compare costs to make budget decisions Read terms and conditions to compare offers Evaluate proposals as part of a decision-making process 	<p>Grade 4</p> <p>4.4 Analyze different buying choices and opportunity costs.</p> <p>5.7 Explain the purpose of taxes and give examples of their use</p> <p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and income potential).</p> <p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages..</p>	<p>Mindsets and Behaviors</p> <p>B-LS 4. Apply self motivation and self direction to learning</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

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Session Details	Social Studies	Career and College Mindsets and Behaviors and SEL	Common Core ELA	Common Core Math
<p>Adventure Three: Marketing Director</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use knowledge of skills and interests to select a company Identify an idea for a new product or service Attempt to resolve solutions to customer pain points Identify characteristics of target markets Explore advertising avenues and marketing tools Plan a marketing campaign Compare cost effectiveness of different advertisements Examine fine print on contracts 	<p>Grade 4</p> <p>4.4 Analyze different buying choices and opportunity costs.</p> <p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and income potential).</p>	<p>Mindsets and Behaviors</p> <p>B-LS 4. Apply self motivation and self direction to learning</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p>
<p>Adventure Four: Sales Manager</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use knowledge of skills and interests to select a company Explore traits that convey good work ethic Compare resumes Use a decision-making process to make hiring decisions Use a problem-solving process to improve customer service 	<p>Grade 4</p> <p>4.4 Analyze different buying choices and opportunity costs.</p> <p>4.6 Determine the consequences of sharing personal information with others.</p> <p>Grade 5</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and income potential).</p>	<p>Mindsets and Behaviors</p> <p>B-LS 4. Apply self motivation and self direction to learning</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 W.5.2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

JA BizTown Adventures

Session Details	Social Studies	Career and College Mindsets and Behaviors and SEL	Common Core ELA	Common Core Math
<p>Adventure Five: Consumer</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions ▪ Make shopping decisions based on budget and opportunity cost 	<p>Grade 4</p> <p>4.4 Analyze different buying choices and opportunity costs.</p> <p>4.3 Analyze how wealth and scarcity connect to personal, community, regional, and world resources.</p> <p>4.4 Analyze different buying choices and opportunity costs.</p> <p>4.5 Demonstrate understanding of needs and wants using a budget.</p> <p>Grade 5</p> <p>5.1 Analyze how cooperation and conflict among people contribute to political, economic, religious, and current social events and situations in the United States.</p> <p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments. 6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 4. Apply self motivation and self direction to learning</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-SMS 3. Demonstrate ability to work independently</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

JA BizTown Adventures

Session Details	Social Studies	Career and College Mindsets and Behaviors and SEL	Common Core ELA	Common Core Math
<p>Improving the JA BizTown Community Adventure</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Make decisions based on their understanding of personal freedoms ▪ Determine appropriate allocation of tax funds ▪ Create policy based on public safety ▪ Base voting decisions on candidate policies and promises. 	<p>Grade 4</p> <p>4.3 Analyze how wealth and scarcity connect to personal, community, regional, and world resources.</p> <p>Grade 5</p> <p>5.7 Explain the purpose of taxes and give examples of their use</p> <p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs for different groups and society as a whole.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 4. Apply self motivation and self direction to learning</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-SMS 3. Demonstrate ability to work independently</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>	<p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 SL.5.3</p> <p>L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

JA Finance Park

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Rate their interests, abilities, and values. Determine work preferences and match them to career choices Define taxes and explain their purpose and impact on income Figure net monthly income 	<p>Grade 7</p> <p>7.7 Analyze the roles of competition, supply, and demand in determining prices, wages, services, and labor.</p> <p>7.12 Define and explain the following: employment, income, and investing.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 8. Actively engage in challenging coursework.</p> <p>Social Emotional Learning</p> <p>SEL 2D Develop personal and collective agency by using various forms of communication to make choices and take initiative.</p> <p>SEL 1C Reflect on and evaluate how one’s emotions, thoughts, and perspectives can influence behavior.</p> <p>SEL 1D Analyze personal and social intersectional identities and positionality and how the relate to one’s interests, purpose, and sense of belonging.</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>Grade 6</p> <p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7</p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the benefits of saving a portion of income for future use Explain short- and long-term saving options Explain some of the advantages and disadvantages of various saving and investing options Assess personal risk and risk management 	<p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs [for historically marginalized groups and individuals in early major western and non-western civilizations].</p> <p>6.11 Identify and explain ways to manage risk and how insurance plays a role in mitigating loss.</p> <p>Grade 8</p> <p>8.16 Explain how compound interest can generate both wealth and debt.</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>Social Emotional Learning</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 4C Recognize and acknowledge when there is harm to self and others and identify when support, agency and practices to repair and restore are needed.</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>Grade 6</p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7</p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

JA Finance Park

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>Grade 7</p> <p>7.10 Compare the costs and benefits of buying on credit (e.g., investment, debt, foreclosure, interest).</p> <p>Grade 8</p> <p>8.15 Compare and contrast different types of financial institutions and the services they provide (e.g. fees, services).</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. 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>Social Emotional Learning</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p>	<p>Grade 6</p> <p>SL.6.1 SL.6.2</p> <p>Grades 9-10</p> <p>L.9-10.1 L.9-10.4</p> <p>Grades 11-12</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.3 SP.7.5</p> <p>Grade 8</p> <p>G.8 SP.8.2</p>

JA Finance Park

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>Grade 7</p> <p>7.8 Examine how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>Grade 8</p> <p>8.18 Describe how marketing and advertising can influence spending and saving decisions.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. 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>Social Emotional Learning</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 2D Develop personal and collective agency by using various forms of communication to make choices and take initiative.</p>	<p>Grade 6</p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

JA Finance Park

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts	Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>Grade 7</p> <p>7.7 Analyze the roles of competition, supply, and demand in determining prices, wages, services, and labor.</p> <p>7.12 Define and explain the following: employment, income, and investing.</p> <p>7.10 Compare the costs and benefits of buying on credit (e.g., investment, debt, foreclosure, interest)</p> <p>Grade 8</p> <p>8.15 Compare and contrast different types of financial institutions and the services they provide (e.g. fees, services).</p> <p>8.18 Describe how marketing and advertising can influence spending and saving decisions.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>Social Emotional Learning</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 2D Develop personal and collective agency by using various forms of communication to make choices and take initiative.</p> <p>SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p> <p>5C Anticipate, reflect and evaluate the impacts of one’s choices and contributions in promoting personal, family, and community well-being.</p>	<p>Grade 6</p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors and SEL	Common Core ELA
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>Financial Literacy</p> <p>HS.36 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>Social Emotional Learning</p> <p>SEL 3A Demonstrate awareness and understanding of the similarities and differences that define, influence and affirm personal and collective identities.</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p> <p>SEL 5C Anticipate, reflect and evaluate the impacts of one’s choices and contributions in promoting personal, family, and community well-being.</p>	<p>Grades 9-10</p> <p>RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>Financial Literacy</p> <p>HS.28 Identify strategies of establishing and maintaining a good credit rating and identify and evaluate sources of credit and their advantages and disadvantages.</p> <p>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment.</p> <p>HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>Social Emotional Learning</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 4C Recognize and acknowledge when there is harm to self and others and identify when support, agency and practices to repair and restore are needed.</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>Grades 9-10</p> <p>RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors and SEL	Common Core ELA
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>Financial Literacy</p> <p>HS.28 Identify strategies of establishing and maintaining a good credit rating and identify and evaluate sources of credit and their advantages and disadvantages.</p> <p>HS.32 Identify financial institutions in the community and their purpose.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>B-SS 1. Use effective oral and written communication skills and listening skill</p> <p>Social Emotional Learning</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p>	<p>Grades 9-10</p> <p>SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12</p> <p>SL11-12.1,4 L.11-12.1,4</p>
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>Financial Literacy</p> <p>HS.31 Compare and contrast tools for managing and protecting personal finances.</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.37 Analyze how external factors such as marketing and advertising techniques might influence spending and saving decisions.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>Social Emotional Learning</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 2D Develop personal and collective agency by using various forms of communication to make choices and take initiative.</p>	<p>Grades 9-10</p> <p>RI .9-10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12</p> <p>RI .11-12.1 SL11-12.1 L.11-12.1,4</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Career and College Mindsets and Behaviors and SEL	Common Core ELA
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>Economics</p> <p>HS.18 Explain the function of the stock market.</p> <p>Financial Literacy</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Mindsets and Behaviors</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 2. Demonstrate creativity</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>Social Emotional Learning</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 2D Develop personal and collective agency by using various forms of communication to make choices and take initiative.</p> <p>SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p> <p>5C Anticipate, reflect and evaluate the impacts of one’s choices and contributions in promoting personal, family, and community well-being.</p>	<p>Grades 9-10</p> <p>RI .9–10.1,4,8 W. 9-10. 1 W. 9-10.4-9 SL. 9-10. 1 SL.9-10.4-6 L.9-10. 1-6</p> <p>Grades 11-12</p> <p>RI .11-12.1,4,8 W.11-12.1 W. 11-12.4-9 SL.11-12. 1 SL.11-12.4-6 L.11-12. 1-6</p>

JA Finance Park Advanced with Extension Activities

Unit Description and Objectives	Social Studies and Financial Literacy Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. 	<p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Mindsets and Behaviors</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>Career Connected Learning</p> <p>Career Awareness</p> <p>Learning About Work-</p> <ul style="list-style-type: none"> • Guest speaker • Career fair 	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p>Theme 1 Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>Financial Literacy</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.36 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.</p>	<p>Social Emotional Learning</p> <p>SEL 1A Identify and label emotions, thoughts, strengths and potential</p> <p>SEL 1C Reflect on and evaluate how one’s emotions, thoughts, and perspectives can influence behavior.</p> <p>SEL 1D Analyze personal and social intersectional identities and positionality and how the relate to one’s interests, purpose, and sense of belonging.</p>	<p>Grades 9-10</p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.SL.1</p> <p>Grades 11-12</p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.SL.1</p>

JA Finance Park Advanced with Extension Activities

Unit Description and Objectives	Social Studies and Financial Literacy Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts
<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the benefits of postsecondary education, including trade schools and military service. Identify the income projection for a variety of careers. Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>Financial Literacy</p> <p>HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p>	<p>Mindsets and Behaviors</p> <p>M 4. Understanding that postsecondary education and life-long learning are necessary for long-term career success</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>Career Connected Learning</p> <p>Career Awareness</p> <p>Learning About Work-</p> <ul style="list-style-type: none"> Guest speaker 	<p>RI.9-10. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use rational and considered decision-making steps to select financial goals and priorities. Explain how decisions made today can impact the future 	<p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>Social Emotional Learning</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 2D Develop personal and collective agency by using various forms of communication to make choices and take initiative.</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 1,4</p> <p>SL 9-10. 1,2,5</p> <p>L 11-12. 1- 6</p>

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Unit Description and Objectives	Social Studies and Financial Literacy Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts
<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize some of the reasons why people might spend more than they earn. Identify and use parts of a budget. List the long-term effects of overspending. 	<p>Financial Literacy</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>Social Emotional Learning</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 2D Develop personal and collective agency by using various forms of communication to make choices and take initiative.</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize strategies for managing risk. List the benefits of having insurance for risk management. Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. Compare insurance policies. 	<p>Financial Literacy</p> <p>HS.29 Explain and analyze the kinds and costs of insurance as a form of risk management (e.g., auto, health, renters, home, life, disability).</p> <p>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>Social Emotional Learning</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 4C Recognize and acknowledge when there is harm to self and others and identify when support, agency and practices to repair and restore are needed.</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>

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Unit Description and Objectives	Social Studies and Financial Literacy Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize different investment options. Compare the benefits and risks of various investment options. Create a diversified investment portfolio that maximizes profit 	<p>Financial Literacy</p> <p>HS.31 Compare and contrast tools for managing and protecting personal finances.</p> <p>HS.32 Identify financial institutions in the community and their purpose.</p> <p>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment.</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 2. Demonstrate creativity</p> <p>Social Emotional Learning</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 5A Demonstrate curiosity and open-mindedness while using critical thinking skills across various situations and environments.</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>

JA Finance Park Advanced with Extension Activities

Unit Description and Objectives	Social Studies and Financial Literacy Standards	Career and College Mindsets and Behaviors and SEL	English Language Arts
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify key learnings from the JA Finance Park simulation. Analyze and apply lessons learned to future career and money management goals. 	<p>Financial Literacy</p> <p>HS.29 Explain and analyze the kinds and costs of insurance as a form of risk management (e.g., auto, health, renters, home, life, disability).</p> <p>HS.31 Compare and contrast tools for managing and protecting personal finances.</p> <p>HS.32 Identify financial institutions in the community and their purpose.</p> <p>HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment .</p> <p>HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p> <p>HS.36 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>Career Connected Learning</p> <p><i>Career Preparation</i></p> <p>Learning Through Work</p> <ul style="list-style-type: none"> Student-run enterprise Virtual and simulated work experience <p>Social Emotional Learning</p> <p>SEL 2C Plan, evaluate and achieve personal and collective goals and aspirations</p> <p>SEL 2D Develop personal and collective agency by using various forms of communication to make choices and take initiative.</p> <p>SEL 4B Demonstrate empathy and affirm other’s perspectives during teamwork and collaborative problem solving.</p> <p>SEL 5B Make informed choices and identify solutions for personal and social injustices after analyzing all types of information.</p> <p>5C Anticipate, reflect and evaluate the impacts of one’s choices and contributions in promoting personal, family, and community well-being.</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

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Extension Details	Extension Objectives	Social Studies and Financial Literacy Standards	Career and College Mindsets and Behaviors
Theme One: Employment and Income			
<p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics. Develop a plan for building entrepreneurial skills. 	<p>HS.15 Analyze benefits and risks of various methods of organizing a business. (entrepreneurship, sole proprietorship, partnerships, joint ventures, and corporations, private vs. public).</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 4. Apply self-motivation and self-direction to learning</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. Develop a plan for preparing for job loss. Identify professional development and job retraining opportunities to help when job loss happens. 	<p>HS.24 Explain how current globalization trends and policies affect economic growth, labor markets, labor conditions, human rights, the environment, and resource and income distribution in different nations.</p> <p>HS.74 Analyze an event, issue, problem, or phenomenon, critiquing and evaluating characteristics, influences, causes, and both short- and long-term effects.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>HS.74 Analyze an event, issue, problem, or phenomenon, critiquing and evaluating characteristics, influences, causes, and both short- and long-term effects.</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-SS 5. Demonstrate ethical decision-making and social responsibility</p> <p>B-LS 8. Actively engage in challenging coursework</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

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<p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the purpose of the W-4 form. Examine the employee sections of the W-4 form 	<p>FL HS.31 Compare and contrast tools for managing and protecting personal finances.</p> <p>FL HS.36 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>Theme Two: Employment and Education</p>			
<p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the rationale for completing the FAFSA form. Identify the resources and information required for the FAFSA form. Develop an action plan for completing the FAFSA form. 	<p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 4. Apply self-motivation and self-direction to learning</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>
<p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Use a process to develop a career plan. Identify career choices that match interests and abilities Develop a SMART goal to help achieve a chosen career. 	<p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 2. Demonstrate creativity</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>

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<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses 	<p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 6. Set high standards of quality</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. 	<p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

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<p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify a savings goal and plan. Contrast grants and scholarships with student loans. Explain the responsibilities associated with student loan debt. 	<p>HS.28 Identify strategies of establishing and maintaining a good credit rating, and identify and evaluate sources of credit and their advantages and disadvantages.</p> <p>FL HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment.</p> <p>FL HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>FL HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SS 1. Use effective oral and written communication skills and listening skills</p>
<p>Theme Three: Financial Responsibility and Decision Making</p>			
<p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> Compare benefits of buying and leasing a car. Identify costs associated with buying and owning a car. Explain benefits of buying new and used cars. Analyze costs and features of several vehicles to identify the best car for one’s needs. 	<p>FL HS.31 Compare and contrast tools for managing and protecting personal finances.</p> <p>FL HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

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<p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Compare cost of living in different states. Discover the different median wage for different states and occupations. Make a four-step plan for the future. 	<p>HS.25 Describe characteristics of command, market, traditional, and mixed economies and the effect on jobs and standards of living.</p> <p>HS.74 Analyze an event, issue, problem, or phenomenon, critiquing and evaluating characteristics, influences, causes, and both short- and long-term effects.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 9. Gather evidence and consider multiple perspectives to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>
<p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the effects of late or missed payments. Explain the effect of debts on a person’s net worth. Distinguish between good use and misuse of credit cards. 	<p>HS.28 Identify strategies of establishing and maintaining a good credit rating and identify and evaluate sources of credit and their advantages and disadvantages.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the difference between philanthropy and charity. Express how society benefits when others donate money for worthy causes. Evaluate how philanthropy fits within a personal financial plan. Clarify how charitable giving may have tax benefits. 	<p>FL HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p> <p>FL HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>SS 4. Demonstrate empathy</p>

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<p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. 	<p>FL HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.74 Analyze an event, issue, problem, or phenomenon, critiquing and evaluating characteristics, influences, causes, and both short- and long-term effects.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain what taxes are used for. Recognize different types of taxes. Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>FL HS.36 Identify goods and services funded through local taxes (such as snow removal, waste management, law enforcement) and assess the effects of taxes on personal income.</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>Theme Four: Planning and Money Management</p>			
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explore different payment types, and classify the pros and cons of using payment apps. Identify potential security issues with using payment apps. Analyze how to use a payment app to manage spending. 	<p>FL HS.30 Evaluate how consumers can protect themselves from fraud, identity theft, predatory lending, bankruptcy, and foreclosure.</p> <p>FL HS.31 Compare and contrast tools for managing and protecting personal finances.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 5. Apply media and technology skills</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

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<p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students’ high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal 	<p>FL HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 7. Identify long and short-term academic, career, social/emotional, and community involvement goals</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>
<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency. Analyze how saving for an emergency fund can impact a monthly budget. 	<p>FL HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 1. Demonstrate critical-thinking skills to make informed decisions</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p> <p>B-SMS 1. Demonstrate ability to assume responsibility</p>
<p>Theme Five: Risk Management and Insurance</p>			
<p>Auto Insurance</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>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>HS.29 Explain and analyze the kinds and costs of insurance as a form of risk management (e.g., auto, health, renters, home, life, disability).</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

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Extension Details	Extension Objectives	Social Studies and Financial Literacy Standards	Career and College Mindsets and Behaviors
<p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the expenses associated with taking out a mortgage. Differentiate among different types of mortgages. 	<p>HS.28 Identify strategies of establishing and maintaining a good credit rating and identify and evaluate sources of credit and their advantages and disadvantages.</p> <p>FL HS.35 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>
<p>Theme 6: Investing</p>			
<p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. Identify factors that affect stocks and the stock market. List strategies for smart investing. 	<p>FL HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>

JA Finance Park Advanced with Extension Activities

Extension Details	Extension Objectives	Social Studies and Financial Literacy Standards	Career and College Mindsets and Behaviors
<p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>FL HS.33 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long- term investment (such as stocks, bond, precious metals, rare earths, CDs, mutual funds, IRAs, 401ks, college savings/529, real estate, pension plans, Social Security).</p> <p>FL HS.34 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.77 Engage in informed and respectful deliberation and discussion of issues, events, and ideas applying a range of strategies and procedures to make decisions and take informed action.</p>	<p>Career Standards—Mindsets and Behaviors</p> <p>B-LS 10. Participate in enrichment and extracurricular activities</p>