

JA Personal Finance – Blended

Session Details	MD Financial Literacy Standards	Common Core ELA	Literacy in History Social Studies
<p>Session One: Money for the Long Run</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define personal finance and why it matters. ▪ Contrast being rich with using financial planning to be financially secure. ▪ Express the relationship between career, education choices, and lifetime earnings. <p>Concepts: Earnings, Education, Lifetime earnings, Personal finances</p> <p>Skills: Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p>2.12.A.1 Evaluate how interests, skills, career choices, and economic conditions affect education choices.</p> <p>2.12.A.2 Evaluate how education choices affect income as well as the return on investment.</p> <p>2.12.C.1 Analyze how education affects career choice and income affects purchasing and spending decisions.</p> <p>1.12.C.1 Refine and extend a conceptual understanding of new words regarding financial literacy.</p>	<p>Grades 9-10</p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12</p> <p>RH.3 RH.4</p>
<p>Session Two: Why Budget?</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Plan, prioritize, and adjust expenses to meet a scenario-based budget. ▪ Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step. <p>Concepts: Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal , Saving money, Savings</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p>1.12.A.3 Apply the decision-making process to an unforeseen situation.</p> <p>1.12.B.3 Compare individual differences and influences on consumer decisions related to money including the impact on relationships.</p>	<p>Grades 9-10</p> <p>RI.910.2 RI.910.4 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2 RI.1112.4 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p>NA</p>

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<p>Session Three: Anatomy of a Budget</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget. ▪ Demonstrate basic budget ▪ competencies <p>Concepts: Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p>1.12.C.3 Apply the decision-making process to achieve a personal financial goal.</p> <p>3.12.A Demonstrate the ability to use money management skills and strategies.</p>	<p>Grades 9-10 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>NA</p>
<p>Session Four: Breaking Even Isn't Enough</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the key reasons for saving. ▪ Apply the steps in developing a savings plan, including the concept of paying yourself first. <p>Concepts: Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p>Skills: Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>1.12.C.4 Evaluate outcomes of financially responsible and irresponsible decisions.</p> <p>3.12.B.1 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.</p> <p>3.12.B.2 Describe and calculate interest and fees applied to various forms of saving, spending, debt.</p>	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>

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<p>Session Five: The Benefits and Costs of Credit</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize and prevent negative effects of a poor credit score and credit history. Analyze the costs and benefits of various forms of credit. <p>Concepts: Credit, Credit cards, credit reports and scores, Risk</p> <p>Skills: Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>4.12.A Evaluate how to use debt beneficially.</p> <p>4.12.B.1 Evaluate information about products and services.</p> <p>4.12.B.2 Differentiate and calculate the difference between short- and long-term loans.</p> <p>4.12.C Analyze sources of credit.</p> <p>4.12.E.1 Analyze the impact of using a credit card vs. a debit card as it relates to money management.</p>	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>
<p>Session Six: Maximize your Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize and apply various techniques to maximize buying power. Evaluate various selling techniques and situations to determine the best values. <p>Concepts: Expense, Opportunity cost, Savvy shopping, Value</p> <p>Skills: Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>1.12.A.1 Explain how scarcity and opportunity cost affect decision-making.</p> <p>5.12.E Apply the decision-making processes to financial decisions related to planning, saving, and investing.</p> <p>6.12.C Evaluate the purposes, strategies, and effects of various business practices, including sales techniques.</p>	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 L.1112.1 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>

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<p>Session Seven: On Guard</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Assess and prepare for diverse threats to personal information and finances online and offline. ▪ Identify the signs of identity theft and how to take action against fraud by using a credit report. <p>Concepts: Credit report, Consumer protection, Fraud, Identity theft</p> <p>Skills: Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p>2.12.C.2 Evaluate a variety of spending decisions that impact career opportunities, such as how credit scores can affect getting a Security Clearance.</p> <p>1.12.E.3 Analyze the impacts of business, government, and consumer financial decisions on the individual, family, and community.</p> <p>4.12.G Evaluate the consequences of not meeting credit obligations.</p> <p>6.12.A Evaluate the strategies that protect income and wealth.</p> <p>6.12.D Critique sources of consumer protection and assistance including public institutions and private organizations (professionals, publications, and internet).</p>	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>
<p>Session Eight: Growing Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the many options for growing money through investing— each with different terms, risks, and rewards. ▪ Express the correlation between risk and reward when investing. <p>Concepts: Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p>Skills: Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p>5.12.A Critique appropriate financial services and products to specified goals.</p> <p>5.12.C Explain the relationships between saving and investing.</p>	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>