



empowering young people to
own their economic success®

**A Correlation:
South Carolina Academic Standards
and
Junior Achievement
Capstone Programs**

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Social Studies Standards

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to South Carolina Academic Standards for Social Studies Literacy, English Language Arts, and Mathematics. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards.

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

The program content augments students' core curriculum in social studies, English language arts, and mathematics. Throughout the program, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

JA Finance Park lessons address fundamental business and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons also provide a highly relevant learning opportunity to “model with mathematics,” in which students apply mathematics to solve problems arising in everyday life. After weeks of classroom preparation, students experience a simulation (either on site or virtually) where they put their newly found knowledge and skills to use.

The *JA Finance Park* program provides two curriculum implementation options. Lessons are offered in a traditional classroom presentation format designed for middle-grade students and in a Project-Based Learning (PBL) format created for high school students. Both provide educators a method of delivery that will best meet the needs of their students.

Option 1) A traditional teacher-taught, in-class lesson format that encompasses financial planning and career exploration with accompanying PowerPoint slides.

Option 2) A Project-Based Learning (PBL) format that encompasses the financial planning and career exploration topics but in a nontraditional approach.

JA BizTown

Unit Description	Key Learning Objectives	English Language Arts	Math	Literacy Skills for Social Studies
<p>Unit 1: You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>Grade 4-5</p> <p>RI.1-2 RI.3.1 RI.4 RI 5.1 RI 6.1 RI 8.1 RI 9.1 RI 9.5 RI 12.1 C.1.1-4</p> <p>Grade 6</p> <p>I.1.1 I.2.1</p>	<p>Grade 4</p> <p>4 NSBT.3 4 NSBT.4 4 ATO.2 4 ATO.3 4 MDA.8</p> <p>Grade 5</p> <p>5.NSBT.1 5 NABT.3 5.NSBT.7 5 ATO.2</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Process Standards</p> <p>Grade 4-6</p> <p>1.a-d 2.a-d 3.a-b 4.a-b 5.a-b 6.a-d</p>	<ul style="list-style-type: none"> • Identify and explain cause-and-effect relationships. • Identify multiple points of view or biases and ask questions that clarify those opinions. • Utilize different types of media to synthesize social studies information from a variety of social studies resources. • Explain how political, social, and economic institutions have influenced the state and nation throughout history. • Explain the importance of saving, investment, and employment in creating personal and social wealth.

JA BizTown

Unit Description	Key Learning Objectives	English Language Arts	Math	Literacy Skills for Social Studies
<p>Unit 2: Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>Grade 4-5</p> <p>I.1.1 RI.1-2 RI.3.1 RI.4 RI 5.1 RI 6.1 RI 8.1 RI 9.1 RI 10.1 RI 12.1 W.4.1 a-i W.5.1 W.5.2 a-c W.5.3 C.1.1-4 C.3.1 C.3.2 C.5.1 C.5.2</p> <p>Grade 6</p> <p>I. 1.1 I.2.1 I,3.1-4 RI 1-4 RI 5.1 RI 6.1 RI 8.1 RI.9.1-2 RI.12.1-3 C 1.1-4 C 3.1 C 3.2 C 5.1 C 5.2</p>	<p>Grade 4</p> <p>4 NSBT.3 4 NSBT.4 4 ATO.2</p> <p>Grade 5</p> <p>5.NSBT.1 5 NABT.3 5.NSBT.7 5 ATO.2</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Process Standards Grade 4-6</p> <p>1.a-d 2.a-d 3.a-b 4.a-b 5.a-b 6.a-d</p>	<ul style="list-style-type: none"> • Cite details from a text to support conclusions made from that text. • Explain the opportunity cost involved in the allocation of scarce productive resources. • Illustrate the fact that some choices provide greater benefits than others. • Explain how specialization facilitates trade. • Identify connections between government policies, property rights, and free enterprise. • Explain the importance of taxes in providing public services to meet the needs of the individual and the community.

JA BizTown

Unit Description	Key Learning Objectives	English Language Arts	Math	Literacy Skills for Social Studies
<p>Unit 3: Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>Grade 4-5</p> <p>I.1.1 RI.1 RI.2 RI.3.1 RI.4 RI 5.1 RI 6.1 RI 9.1 RI 9.5 RI 12.1 W.1.1 a-g W.6.1 a-c W.4.1 a-i W.5.1 W.5.2 W.5.3 C.1.1-4 C.2.1-2 C.3.1-2 C.5.1-2</p> <p>Grade 6</p> <p>I. 1.1 I.2.1 I,3.1-4 RI 1-4 RI 5.1 RI 6.1 RI 8.1 RI.9.1-2 RI.12.1-3 C 1.1-4 C.2.1-2 C.3.1-2 C.5.1-2</p>	<p>Grade 4</p> <p>4 NSBT.3 4 NSBT.4 4 ATO.2 4 ATO.3 4.MDA.2 4 MDA.8</p> <p>Grade 5</p> <p>5.NSBT.1 5 NABT.3 5.NSBT.7 5 ATO.2</p> <p>Grade 6</p> <p>6.NS.3 6 DS.1 6 DS.2 6 DS.4</p> <p>Mathematical Process Standards</p> <p>Grade 4-6</p> <p>1.a-d 2.a-d 3.a-b 4.a-b 5.a-b 6.a-d</p>	<ul style="list-style-type: none"> • Explain his or her relationship to others in American society and culture. • Demonstrate responsible citizenship within local, state, and national communities. • Illustrate the fact that some choices provide greater benefits than others. • Listen to and discuss the ideas of others. • Interpret visual information to deepen his or her understanding.

JA BizTown

Unit Description	Key Learning Objectives	English Language Arts	Math	Literacy Skills for Social Studies
<p>Unit 4: Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit 	<p>Grade 4-5</p> <p>I.1.1 RI.1-4 RI 5.1 RI 6.1 RI 9.1 RI 9.5 RI 12.1 W.1.1 a-g W.6.1 a-c W.4.1 a-i W.5.1 W.5.2 a-c W.5.3 C.1.1-4 C.2.1-2 C.3.1-2 C.5.1-2</p> <p>Grade 6</p> <p>I. 1.1 I.2.1 I.3.1-4 RI 1-4 RI 5.1 RI 6.1 RI 8.1 RI.9.1-2 RI.12.1-3 C 1.1-4 C.3.1 C.3.2 C.5.1-2</p>	<p>Grade 4</p> <p>4 NSBT.3 4 NSBT.4 4 ATO.2 4 ATO.3 4 MDA.8</p> <p>Grade 5</p> <p>5.NSBT.1 5 NABT.3 5.NSBT.7 5 ATO.2</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Process Standards</p> <p>Grade 4-6</p> <p>1.a-d 2.a-d 3.a-b 4.a-b 5.a-b 6.a-d</p>	<ul style="list-style-type: none"> • Demonstrate the ability to work effectively and respectfully with teams of diverse individuals. • Generate writings that express a main idea and uses supporting details to establish that idea for a variety of audiences. • Explain how specialization facilitates trade.

JA BizTown

Unit Descriptions	Key Learning Objective	English Language Arts	Math	Literacy Skills for Social Studies
<p>Unit 5: Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at <i>JA BizTown</i> ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at <i>JA BizTown</i> ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>Grade 4-5</p> <p>I.1.1 RI.1 RI.2 RI.3.1 RI.4 RI 5.1 RI 6.1 RI 9.1 RI 9.5 RI 12.1</p> <p>W.1.1 a-g W.6.1 a-c W.4.1 a-i W.5.1 W.5.2 W.5.3</p> <p>C.1.1-4 C.2.1-2 C.3.1-2 C.5.1-2</p> <p>Grade 6</p> <p>I. 1.1 I.2.1 I,3.1-4 RI 1-4 RI 5.1 RI 6.1 RI 8.1 RI.9.1-2 RI.12.1-3</p> <p>C 1.1-4 C.2.1-2 C.3.1-2 C.5.1-2</p>	<p>Grade 4</p> <p>4 NSBT.3 4 NSBT.4 4 ATO.2 4 ATO.3 4.MDA.2 4 MDA.8</p> <p>Grade 5</p> <p>5.NSBT.1 5 NABT.3 5.NSBT.7 5 ATO.2</p> <p>Grade 6</p> <p>6.NS.3 6 DS.1 6 DS.2 6 DS.4</p> <p>Mathematical Process Standards Grade 4-6 1.a-d 2.a-d 3.a-b 4.a-b 5.a-b 6.a-d</p>	<ul style="list-style-type: none"> • Explain his or her relationship to others in American society and culture. • Demonstrate responsible citizenship within local, state, and national communities. • Explain how specialization facilitates trade. • Create new solutions to problems. • Listen to and discuss the ideas of others. • Demonstrate the ability to work effectively and respectfully with teams of diverse individuals. • Generate writings that express a main idea and uses supporting details to establish that idea for a variety of audiences.

JA Finance Park

Session Details	South Carolina Social Studies Standards	SC CATE Financial Literacy*	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: The students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices. ▪ Define taxes and explain their purpose and impact on income. ▪ Figure net monthly income. 	<p>Social Studies Literacy Skills for the Twenty-First Century</p> <p>Illustrate the fact that some choices provide greater benefits than others.</p> <p>Explain how investment in human capital such as health, education, and training leads to economic growth.</p> <p>Economics</p> <p>5.2 Explain that income for most people is determined by the market value of the productive resources they sell.</p> <p>5.3 Explain how wage rates for most workers depend upon the market value of what the workers produce for the marketplace.</p>	<p>Grades 7-12</p> <p>E.1-5 E.10-12 G.1-4 I.1-2 M.1-2 M.4-5</p>	<p>Grade 6-8</p> <p>I.1.1 I.2.1 I.3.1-4 RI 1-4 RI 5.1 RI 6.1 RI.12.1-3 C.1.1-5 C.2.1-3</p>	<p>Grade 6</p> <p>6.NS.2 6.NS.3 6.NS.5 6.RP.3.d 6.DS.b</p> <p>Grade 7</p> <p>7 NS.1 7 NS.2 7 NS.3 7 EEI.1 7 EEI.2</p> <p>Mathematical Process Standards 6-12</p> <p>1.a-d 2.a-b 4.a-d 5.a-b 6.a-d</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: The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use. ▪ Explain short- and long-term saving options. ▪ Explain some of the advantages and disadvantages of various saving and investing options. ▪ Assess personal risk and risk management. 	<p>Social Studies Literacy Skills for the Twenty-First Century</p> <p>Illustrate the fact that some choices provide greater benefits than others.</p> <p>Economics</p> <p>5.1 Explain how individuals make personal economic decisions and how current spending and acquisition of debt can impact future income.</p>	<p>Grades 7-12</p> <p>E.1-6 E.9-10 E.H.1 H.2 H.3 H.4 H.5 I.1-3 J.1-6 N.1-4</p>	<p>Grade 6-8</p> <p>I.1.1 I.2.1 I.3.1-4 RI 1-4 RI 5.1 RI 6.1 RI.12.1-3 C 1.1-4 C.2.3 C 3.1 C 3.2 C 5.1-2</p>	<p>Grade 6</p> <p>6.NS.2 6.NS.3 6.NS.5 6.RP.3.d 6.DS.b</p> <p>Grade 7</p> <p>7 NS.1 7 NS.2 7 NS.3 7 EEI.1 7 EEI.2</p> <p>Mathematical Process Standards 6-12</p> <p>1.a-d 2.a-b 3.a 4.a-d 5.a-b 6.a-d</p>

JA Finance Park

Session Details	South Carolina Social Studies Standards	SC CATE Financial Literacy*	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 also 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: The students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide. ▪ Examine debit and credit cards and their use. ▪ Explain the benefits and common pitfalls of credit cards. ▪ Explain the benefits of debit cards. ▪ Define credit score and describe how it influences the ability to get credit and borrow money. 	<p>Social Studies Literacy Skills for the Twenty-First Century 6-8</p> <p>Apply economic decision making to understand how limited resources necessitate choices.</p> <p>Examine the costs and the benefits of economic choices made by a particular society and explain how those choices affect overall economic well-being</p> <p>9-12</p> <p>Illustrate the fact that some choices provide greater benefits than others.</p> <p>Analyze how a scarcity of productive resources affects economic choices.</p> <p>Economics</p> <p>5.1 Explain how individuals make personal economic decisions and how current spending and acquisition of debt can impact future income.</p>	<p>Grades 7-12</p> <p>E.1-7 E.9-10 K.1-4 L.1-3 L.5-6 L.8</p>	<p>Grade 6-8</p> <p>I.1.1 I.2.1 I.3.1-4 RI 5.1 RI 6.1 RI.9.1-2 RI.12.1-3 C 1.1-4 C.2.1-4 C 3.1-2 C 5.1-2</p>	<p>Grade 6</p> <p>6.NS.2 6.NS.3 6.NS.5 6.RP.3.d</p> <p>Grade 7</p> <p>7 NS.1 7 NS.2 7 NS.3</p> <p>Mathematical Process Standards 6-12</p> <p>1.a-d 2.a-b 5.a-b 6.a-d</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants. ▪ Compare teen and adult spending patterns. ▪ Determine which categories belong in a budget. ▪ Relate the need to save money to meet goals. ▪ Prepare a budget using goals and income. 	<p>Social Studies Literacy Skills for the Twenty-First Century 6-8</p> <p>Apply economic decision making to understand how limited resources necessitate choices.</p> <p>9-12</p> <p>Explain the use of a budget in making personal economic decisions and planning for the future.</p> <p>Economics</p> <p>5.1 Explain how individuals make personal economic decisions and how current spending and acquisition of debt can impact future income.</p>	<p>Grades 7-12</p> <p>D.2-6 D.10-11 D.15 E.1-7 E.9-10 F.1-3 I.1-2 I.4-6</p>	<p>Grade 6-8</p> <p>I.1.1 I.2.1 I.3.1-4 RI 1-4 RI 5.1 RI 6.1 RI.9.1-2 RI.12.1-3 C 1.1-4 C.2.1-2</p>	<p>Grade 6</p> <p>6.NS.2 6.NS.3 6.NS.5 6.RP.3.d 6.DS.b</p> <p>Grade 7</p> <p>7 NS.1 7 NS.2 7 NS.3 7 EEI.1 7 EEI.2</p> <p>Mathematical Process Standards 6-12</p> <p>1.a-d 2.a-b 3.a 4.a-d 5.a-b 6.a-d</p>

JA Finance Park

Session Details	South Carolina Social Studies Standards	SC CATE <u>Financial Literacy</u>	English Language Arts	Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives: The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations. ▪ Make saving and investment decisions. ▪ Reflect on their simulation experience. 	<p>Social Studies Literacy Skills for the Twenty-First Century 6-8</p> <p>Apply economic decision making to understand how limited resources necessitate choices.</p> <p>9-12</p> <p>Explain the use of a budget in making personal economic decisions and planning for the future.</p> <p>Illustrate the fact that some choices provide greater benefits than others.</p> <p>Economics</p> <p>5.1 Explain how individuals make personal economic decisions and how current spending and acquisition of debt can impact future income.</p> <p>5.3 Explain how wage rates for most workers depend upon the market value of what the workers produce for the marketplace.</p>	<p>Grades 7-12</p> <p>C.1-3 D.3-6 D.10 D.15-16 E.1-3 E.5 I.1-2 I.4-6</p>	<p>Grade 6-8</p> <p>I.1.1 I.2.1 I.3.1-4 RI 1-4 RI 5.1 RI 6.1 RI.12.1-3 W.3.1 W.4.1 W.5.2 C 1.1-4</p>	<p>Grade 6</p> <p>6.NS.2 6.NS.3 6.NS.5 6.RP.3.d 6.DS.b</p> <p>Grade 7</p> <p>7 NS.1 7 NS.2 7 NS.3 7 EEI.1 7 EEI.2</p> <p>Mathematical Process Standards 6-12</p> <p>1.a-d 2.a-b 4.a-d 5.a-b 6.a-d 7.a-c</p>

JA Finance Park High School/PBL

Unit Description	Academic Standards		English Language Arts
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>Social Studies Literacy Skills for the Twenty-First Century</p> <p>Illustrate the fact that some choices provide greater benefits than others.</p> <p>Explain how investment in human capital such as health, education, and training leads to economic growth.</p> <p>Economics</p> <p>5.2 Explain that income for most people is determined by the market value of the productive resources they sell.</p> <p>5.3 Explain how wage rates for most workers depend upon the market value of what the workers produce for the marketplace.</p>	<p>SC CATE Financial Literacy*</p> <p>Grades 7-12</p> <p>E.1-5 E.10-12 G.1-4 I.1-2 M.1-2 M.4-5</p>	<p>English I-4</p> <p>RI 1-4 RI 5.1 RI.6.1 RI.7.1 RI 9.1 RI 12.1 W.1 W.4 C.1.1 C.1.2 C.1.3 C.1.4 C.3.2</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>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>Social Studies Literacy Skills for the Twenty-First Century</p> <p>Illustrate the fact that some choices provide greater benefits than others.</p> <p>Economics</p> <p>5.1 Explain how individuals make personal economic decisions and how current spending and acquisition of debt can impact future income.</p>	<p>SC CATE Financial Literacy</p> <p>Grades 7-12</p> <p>E.1-6 E.9-10 E.H.1 H.2 H.3 H.4 H.5 I.1-3 J.1-6 N.1-4</p>	<p>English I-4</p> <p>RI 1-4 RI 5.1 RI.6.1 RI.7.1 RI 9.1 RI 12.1 W.1 W.4 C.1.1 C.1.2 C.1.3 C.1.4 C.3.2</p>

Unit Description	Academic Standards		English Language Arts
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>Social Studies Literacy Skills for the Twenty-First Century</p> <p>9-12</p> <p>Illustrate the fact that some choices provide greater benefits than others.</p> <p>Analyze how a scarcity of productive resources affects economic choices.</p> <p>Economics</p> <p>5.1 Explain how individuals make personal economic decisions and how current spending and acquisition of debt can impact future income.</p>	<p>SC CATE Financial Literacy</p> <p>Grades 7-12</p> <p>E.1-7 E.9-10 K.1-4 L.1-3 L.5-6 L.8</p>	<p>English I-4</p> <p>RI 1-4 RI 5.1 RI.6.1 RI.7.1 RI 9.1 RI 12.1 W.1 W.4 C.1.1 C.1.2 C.1.3 C.1.4 C.3.2</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>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>Social Studies Literacy Skills for the Twenty-First Century</p> <p>9-12</p> <p>Explain the use of a budget in making personal economic decisions and planning for the future.</p> <p>Economics</p> <p>5.1 Explain how individuals make personal economic decisions and how current spending and acquisition of debt can impact future income.</p>	<p>SC CATE Financial Literacy</p> <p>Grades 7-12</p> <p>D.2-6 D.10-11 D.15 E.1-7 E.9-10 F.1-2 I.1-2 I.4-6</p>	<p>English I-4</p> <p>RI 1-4 RI 5.1 RI 12.1 W.1 W.4 C.1.1 C.1.2 C.1.3 C.1.4</p>

Unit Description	Academic Standards		English Language Arts
<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. Students then use the knowledge and skills gained from the <i>JA Finance Park</i> 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>Social Studies Literacy Skills for the Twenty-First Century</p> <p>9-12</p> <p>Explain the use of a budget in making personal economic decisions and planning for the future.</p> <p>Illustrate the fact that some choices provide greater benefits than others.</p> <p>Economics</p> <p>5.1 Explain how individuals make personal economic decisions and how current spending and acquisition of debt can impact future income.</p> <p>5.3 Explain how wage rates for most workers depend upon the market value of what the workers produce for the marketplace.</p>	<p>SC CATE Financial Literacy</p> <p>Grades 7-12</p> <p>C.1-3 D.3-6 D.10 D.15-16 I.1-2 I.4-6</p>	<p>English I-4</p> <p>RI 1-4 RI 5.1 RI.6.1 RI.7.1 RI 9.1 RI 12.1 W.1 W.4 C.1.1 C.1.2 C.1.3 C.1.4 C.3.2</p>