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# **A Correlation: Ohio Academic Standards and Junior Achievement Capstone Programs**

Updated March 2021

[Ohio's Learning Standards for Social Studies](#)

[Ohio's Social Emotional Learning Standards Introduction and Glossary](#)

[Ohio's Learning Standards for Financial Literacy](#)

[Ohio Employability Skills Checklist](#)

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# Overview

In this document, Junior Achievement's Capstone programs are correlated to Iowa State Academic Standards for Social Studies, Financial Literacy, and Employability Skills, where applicable. This list is not meant to be exhaustive or intended to suggest that a JA program will completely address any given standard but is designed to show how it can enhance or complement efforts to do so. The flexibility of the programs and supplementary materials allow specific content or skills to be addressed in depth by the teacher and/or volunteer as needed. Alternate delivery methods, such as remote digital delivery and student self-guided options, cover the same learning objectives for social studies standards and financial literacy; 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 designed to support social studies standards, hands-on activities, and active participation in a simulated community which accommodates 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 Adventures* is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the 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. Throughout the program, students use critical-thinking skills to learn about key economic concepts as they explore and enhance their understanding of free enterprise and have the opportunity to assume several roles in the economy.

The *JA Finance Park* program addresses fundamental financial literacy, work readiness and economic concepts, encouraging students to manage their finances, explore career interests and opportunities and develop work-readiness skills. *JA Finance Park* provides two curriculum level options: Entry Level and Advanced

Geared towards students who are new to personal finances or have never taken a financial literacy class, *JA Finance Park Entry Level* helps students build a foundation upon which they can make intelligent financial decisions that last a lifetime.

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, or virtual classroom experience, where students engage with volunteers and put into practice what they have learned by developing a personal budget.

JA Finance Park Entry Level offers three implementation options:

- Traditional classroom educator-led presentation format
- Project-Based Learning (PBL) format structured to include student group and independent work and a culminating project for upper grade students
- 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	Key Learning Objectives	Ohio Learning Standards	English Language Arts	Math
<p><b>Unit 1: Financial Literacy</b></p> <p>You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Lesson One: Financial Services</p> <p>Lesson Two: Checking Accounts</p> <p>Lesson Three: Savings Accounts</p> <p>Lesson Four: Debit Cards</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify services offered by financial institutions</li> <li>▪ Complete a bank account application</li> <li>▪ Identify common terms associated with banking and financial institutions.</li> <li>▪ Demonstrate an ability to endorse a paycheck</li> <li>▪ Complete a deposit ticket</li> <li>▪ Maintain a transaction register correctly</li> <li>▪ Describe the consequences of insufficient funds</li> <li>▪ Write and sign checks</li> <li>▪ Complete and record electronic payments</li> <li>▪ State the benefit of an interest-earning savings account</li> <li>▪ Explain how money grows in savings account</li> <li>▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments</li> <li>▪ Explain how money changes hands when a debit card or electronic payment form is used</li> <li>▪ Demonstrate use of a transaction register to record a debit purchase</li> </ul>	<p><b>Financial Literacy</b></p> <p>5. Financial responsibility includes the development of a spending and savings plan (personal budget)</p> <ul style="list-style-type: none"> <li>• Describe the relationship between spending and saving money.</li> </ul> <p>7. Examine the different ways that people pay for goods and services</p> <ul style="list-style-type: none"> <li>• Explain the characteristics, benefits and disadvantages of the various payment methods.</li> </ul> <p>9. Saving today can help meet future goals, including education. Describe the relationship between saving and future goals.</p> <p><b>Economics</b></p> <p>22. Saving a portion of income contributes to an individuals' financial well-being. Individuals can reduce spending to save more of their income.</p> <p><b>Social Emotional</b></p> <p>A4. 1.b Identify and describe how personal choices and behavior impacts self and others</p>	<p><b>Grade 4</b></p> <p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p><b>Grade 5</b></p> <p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p><b>Grade 6</b></p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p><b>Grade 4</b></p> <p>4.NBT.3 4.NBT.4</p> <p><b>Grade 5</b></p> <p>5.NBT.5 5.NBT.7</p> <p><b>Grade 6</b></p> <p>6.NS.3</p> <p><b>Mathematical Practices 4-6</b></p> <p>1-7</p>

# JA BizTown

Unit Description	Key Learning Objectives	Ohio Learning Standards	English Language	Math
<p><b>Unit 2: Community and Economy</b></p> <p>Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Lesson One: Circular Flow of Economics</p> <p>Lesson Two: Free Enterprise</p> <p>Lesson Three: Public Goods and Services</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define various vocabulary terms</li> <li>▪ Explain how good citizens have a sense of responsibility to others and to their community</li> <li>▪ Identify goods, services, and resources (human, natural, and capital)</li> <li>▪ Demonstrate the circular flow of an economy</li> <li>▪ Discover the function of businesses in producing goods and services</li> <li>▪ Define scarcity and learn more about free enterprise</li> <li>▪ Identify the three basic economic questions (what, how, and for whom to produce)</li> <li>▪ Understand why people pay taxes</li> <li>▪ Define gross pay and net pay</li> <li>▪ Calculate tax by multiplying with decimals</li> <li>▪ Differentiate between public goods and services and private goods and services</li> <li>▪ Give examples of philanthropy</li> </ul>	<p><b>Financial Literacy</b></p> <p>4. Recognize that people pay taxes on the money they earn. Money collected from taxes is used to provide local, state and national government services.</p> <ul style="list-style-type: none"> <li>• Describe ways government uses tax revenue.</li> </ul> <p><b>Social Studies</b></p> <p>5. Individuals have a variety of opportunities to act in and influence their state and national government. Citizens have both rights and responsibilities in Ohio and the United States.</p> <p>16. Civic participation in a democratic society requires individuals to make informed and reasoned decisions by accessing, evaluating and using information effectively to engage in compromise.</p> <p><b>Social Emotional</b></p> <p>C2. 1.b Identify reasons for making positive contributions to the school and community.</p> <p>C2. 2.b Demonstrate citizenship in the classroom and school community.</p>	<p><b>Grade 4</b></p> <p>RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4 L.4.6</p> <p><b>Grade 5</b></p> <p>RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p><b>Grade 6</b></p> <p>R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p><b>Grade 4</b></p> <p>4.MD.4</p> <p><b>Grade 5</b></p> <p>5.MD.2</p> <p><b>Mathematical Practices 4-6</b></p> <p>1 2 4</p>

# JA BizTown

Unit Description	Key Learning Objectives	Ohio Learning Standards	English Language Arts	Math
<p><b>Unit 3: Work and Career Readiness</b></p> <p>Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Lesson One: Interests and Skills</p> <p>Lesson Two: Applying for a Job</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize their interests and skills</li> <li>▪ Explain the relevance of interests and skills in career exploration and planning</li> <li>▪ Distinguish the differences among the four primary career types: people, ideas, data, and things</li> <li>▪ Categorize STEM careers into different types</li> <li>▪ Demonstrate appropriate workplace behaviors</li> <li>▪ Define resume, job interview, and applicant</li> <li>▪ Complete a job application</li> <li>▪ Model appropriate business greetings</li> <li>▪ Demonstrate proper interview skills</li> </ul>	<p><b>Financial Literacy</b></p> <p>2. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one’s earning potential and employability.</p> <ul style="list-style-type: none"> <li>• Explain how an individual’s interest, knowledge and ability can affect job and career choices.</li> <li>• Compare the knowledge, skills and experience needed for various occupations.</li> <li>• Explain how education and training can impact lifetime income.</li> </ul> <p>3. Identify factors that can determine income.</p> <p><b>Social Emotional</b></p> <p>A2. 1.b Identify personal strengths based on interests and qualities.</p> <p>A4. 2.b Demonstrate confidence in the ability to complete a range of tasks and address challenges while expressing positive attitudes towards self.</p> <p>B2. 1.b Identify goals for academic success and personal growth</p>	<p><b>Grade 4</b></p> <p>RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p><b>Grade 5</b></p> <p>RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p><b>Grade 6</b></p> <p>SL.6.1 L.6.1 L.6.2 L6.4 L.6.6</p>	<p><b>Grade 4</b></p> <p>4.MD.4</p> <p><b>Grade 5</b></p> <p>5.MD.2</p> <p><b>Mathematical Practices 4-6</b></p> <p>2 4-6</p>

# JA BizTown

Unit Description	Key Learning Objectives	Ohio Learning Standards	English Language Arts	Math
<p><b>Unit 4: Business Management</b></p> <p>Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Lesson One: Business Costs</p> <p>Lesson Two: Setting Prices</p> <p>Lesson Three: Visit Preparation</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Describe costs associated with operating a business</li> <li>▪ Calculate business expenses</li> <li>▪ Use teamwork to create a paragraph that describes a business</li> <li>▪ Define selling price, revenue, and inventory</li> <li>▪ Describe factors that affect selling price</li> <li>▪ Explain the relationship between revenue, costs, and profit</li> <li>▪ Define advertising</li> <li>▪ Describe characteristics of effective advertising</li> <li>▪ Acknowledge how effective teamwork and cooperation enhance business teams</li> <li>▪ Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit</li> </ul>	<p><b>Financial Literacy</b></p> <p>3. People may receive money as gifts, allowance or income. Incomes can vary based on knowledge, skills and experiences.</p> <ul style="list-style-type: none"> <li>• Identify factors that can determine income.</li> </ul> <p><b>Social Emotional</b></p> <p>D1. 1.b Apply active listening and effective communication skills to increase cooperation and relationships.</p> <p>D1. 2.b Demonstrate the ability to give and receive feedback in a respectful way.</p> <p>D2. 1.b Identify what creates a feeling of belonging in various relationships.</p> <p>D2. 2.b Demonstrate behaviors associated with inclusiveness in a variety of relationships.</p> <p>E3. 3.b Consider various perspectives and sources of information when participating in group decision-making.</p>	<p><b>Grade 4</b></p> <p>W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p><b>Grade 5</b></p> <p>W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p><b>Grade 6</b></p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p><b>Grade 4</b></p> <p>4.NBT.5</p> <p><b>Grade 5</b></p> <p>5.NBT.5</p> <p><b>Grade 6</b></p> <p>6.NS.2 6.NS.3</p> <p><b>Mathematica 1 Practices 4-6 1-7</b></p>

# JA BizTown

Unit Descriptions	Key Learning Objective	Ohio Learning Standards	English Language	Math
<p><b>Unit 5: Visit and Debriefing</b></p> <p>Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Lesson One: The Visit</p> <p>Lesson Two: Debriefing</p>	<p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Function in their job capacity at <i>JA BizTown</i></li> <li>▪ Manage their personal finances and time</li> <li>▪ Carry out responsibilities of citizenship, such as voting and obeying laws</li> <li>▪ Evaluate team performance at <i>JA BizTown</i></li> <li>▪ Explain the circular flow of economic activity</li> <li>▪ Describe how citizens use financial institutions</li> <li>▪ Describe how citizens work within a quality business</li> </ul>	<p><b>Financial Literacy</b></p> <p>1. People have limited resources and must prioritize their needs and wants. Saving and/or investing a percentage of income contributes to an individual’s financial well-being.</p> <ul style="list-style-type: none"> <li>• Identify personal priorities when making financial decisions or purchases.</li> </ul> <p><b>Social Emotional</b></p> <p>C1. 2.b Identify and acknowledge others’ viewpoints, knowing that both sides do not have to agree but can still be respectful.</p> <p>C3. 1.b Discuss positive and negative opinions people may have about other people or groups, even if they aren’t always true.</p> <p>C3. 3.b Define and practice civility and respect virtually and in-person.</p> <p>E4. 1.b Explore new opportunities to expand one’s knowledge and experiences.</p> <p>E4. 3.b Practice the ability to manage transitions and adapt to changing situations and responsibilities in school and life</p>	<p><b>Grade 4</b></p> <p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p><b>Grade 5</b></p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p><b>Grade 6</b></p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p><b>Grade 5</b></p> <p>5.NBT.5</p> <p><b>Mathematical Practices 4-6</b></p> <p>1-7</p>

# JA Finance Park

Unit Description	Academic Standards	English Language Arts	Math
<p><b>Unit 1: Income</b></p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Rate their interests, abilities, and values.</li> <li>▪ Determine work preferences and match them to career choices</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Figure net monthly income</li> </ul>	<p><b>Financial Literacy</b></p> <p>2. Financial responsibility involves life-long decision-making strategies, which include consideration of alternatives and consequences.</p> <ul style="list-style-type: none"> <li>• Explore how education and career decisions affect incomes and job opportunities.</li> </ul> <p>3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one’s earning potential and employability.</p> <ul style="list-style-type: none"> <li>• Identify how various training and education options in high school and beyond can further one’s employability.</li> <li>• Evaluate individual interests and skill sets to identify potential careers.</li> <li>• Explain how one can become more employable through training and education.</li> </ul> <p>5. Taxes, retirement, insurance, employment benefits, and both voluntary and involuntary deductions impact take-home pay.</p> <ul style="list-style-type: none"> <li>• Understand the effect of deductions and withholdings on gross pay.</li> </ul> <p>9. Planning for and paying local, state and federal taxes is a financial responsibility.</p> <ul style="list-style-type: none"> <li>• Calculate the impact of taxes on an individual’s income and spending.</li> </ul> <p><b>Economics</b></p> <p>26. Governments can impact markets by means of spending, regulations, taxes and trade barriers.</p>	<p><b>Grade 6</b> SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b> SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b> SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b> SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b> RP.7.1 RP.7.2. NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>



# JA Finance Park

Unit Description	Academic Standards	English Language Arts	Math
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of various saving and investing options</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p><b>Economics</b></p> <p>24. Choices made by individuals, businesses and governments have both present and future consequences.</p> <p><b>Financial Literacy</b></p> <p>1. Financial responsibility entails being accountable for managing money to satisfy one’s current and future economic choices.</p> <ul style="list-style-type: none"> <li>• Identify the differences between short- and long-term financial goals.</li> <li>• Describe responsible ways to manage money.</li> </ul> <p>7. Financial institutions offer a variety of products and services to address financial responsibility.</p> <ul style="list-style-type: none"> <li>• Evaluate products and services from financial institutions that a student might use, such as checking and savings accounts, and discuss advantages and disadvantages of different products.</li> <li>• Reconcile checking and savings account balances using both an account register and an electronic tool</li> </ul> <p>15. Using key investing principles, one can achieve the goal of increasing net worth.</p> <ul style="list-style-type: none"> <li>• Discuss factors that can impact the value of investments.</li> </ul> <p>16. Investment strategies must take several factors into consideration, such as compounding interest, costs, fees, tax implications and the time value of money.</p> <ul style="list-style-type: none"> <li>• Demonstrate how compound interest affects an investment at 10, 20, 30 and 40 years.</li> </ul>	<p><b>Grade 6</b></p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b></p> <p>RP.7.1 RP.7.2 NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

# JA Finance Park

Unit Description	Key Learning Objectives	English Language Arts	Math
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide</li> <li>▪ Examine debit and credit cards and their use</li> <li>▪ Explain the benefits and common pitfalls of credit cards</li> <li>▪ Explain the benefits of debit cards</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money</li> </ul>	<p><b>Financial Literacy</b></p> <p>1. Financial responsibility entails being accountable for managing money to satisfy one’s current and future economic choices.</p> <ul style="list-style-type: none"> <li>• Identify the differences between short- and long-term financial goals.</li> <li>• Describe responsible ways to manage money.</li> </ul> <p>10. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</p> <ul style="list-style-type: none"> <li>• Explain the factors a consumer considers before making a purchase.</li> </ul> <p>18. Credit is a contractual agreement in which a borrower receives something of value now and agrees to repay to lender at some later date.</p> <p>19. Debt is an obligation owed by one party to a second party.</p> <ul style="list-style-type: none"> <li>• Discuss the impact debt may have on individuals and families.</li> </ul> <p>20. Effectively balancing credit and debt helps one achieve some short- and long-term goals.</p> <ul style="list-style-type: none"> <li>• Discuss situations that positively or negatively impact an individual’s credit score.</li> </ul>	<p><b>Grade 6</b> SL.6.1 SL.6.2</p> <p><b>Grades 9-10</b> L.9-10.1 L.9-10.4</p> <p><b>Grades 11-12</b> SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> RP.7.1 RP.7.2 NS.7.3 SP.7.5</p>

# JA Finance Park

Unit Description	Key Learning Objectives	English Language Arts	Math
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Compare teen and adult spending patterns</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Relate the need to save money to meet goals</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p><b>Financial Literacy</b></p> <p>1. Financial responsibility entails being accountable for managing money to satisfy one’s current and future economic choices.</p> <ul style="list-style-type: none"> <li>• Identify the differences between short- and long-term financial goals.</li> <li>• Describe responsible ways to manage money.</li> </ul> <p>4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc.</p> <ul style="list-style-type: none"> <li>• List and explain the different types of income, including earned and unearned.</li> </ul> <p>6. Financial responsibility includes the development of a spending and savings plan (personal budget).</p> <ul style="list-style-type: none"> <li>• Devise a spending and savings plan (budget) for current short- and long-term goals, income and expenses.</li> <li>• Identify factors that could force an individual to change his or her budget.</li> </ul> <p>10. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</p> <ul style="list-style-type: none"> <li>• Explain the factors a consumer considers before making a purchase.</li> <li>• Explain how advertising may impact a consumer’s decision when making a purchase.</li> </ul>	<p><b>Grade 6</b></p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b></p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Reflect on their simulation experience</li> </ul>	<p><b>Financial Literacy</b></p> <ul style="list-style-type: none"> <li>• Financial responsibility entails being accountable for managing money to satisfy one’s current and future economic choices.</li> <li>• Identify the differences between short- and long-term financial goals.</li> <li>• Describe responsible ways to manage money.</li> </ul> <p>4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc.</p> <p>List and explain the different types of income, including earned and unearned.</p> <p>6. Financial responsibility includes the development of a spending and savings plan (personal budget).</p> <ul style="list-style-type: none"> <li>• Prepare a monthly budget for a family or individual with consideration to income, savings goals and taxes, as well as fixed and variable expenses.</li> </ul> <p>9. Planning for and paying local, state and federal taxes is a financial responsibility.</p> <ul style="list-style-type: none"> <li>• Calculate the impact of taxes on an individual’s income and spending.</li> </ul>	<p><b>Grade 6</b> RI.6.1 W.6.1 W.6.4 W.6.9</p> <p><b>Grade 7</b> RI.7.1 W.7.1 W.7.4 W.7.9</p> <p><b>Grade 8</b> RI.8.1 W.8.1 W.8.4 W.8.9</p> <p><b>Grades 9-10</b> RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p><b>Grade 6</b> RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b> RP.7.R2.b NS.7.2 NS.7.3</p>
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# JA Finance Park PBL

Unit Description	Social Studies Standards	Other Standards	Common Core ELA
<p><b>Unit 1: Income</b></p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Tell the difference between abilities, interests, work preferences, and values</li> <li>▪ Identify career interests and goals as a way to earn future income</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)</li> <li>▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare</li> </ul>	<p>1. Financial responsibility entails being accountable for managing money to satisfy one’s current and future economic choices.</p> <ul style="list-style-type: none"> <li>• Identify responsible ways for managing money for short- and long-term goals.</li> <li>• Describe actions that are both responsible and irresponsible uses of money.</li> </ul> <p>2. Financial responsibility involves lifelong decision-making strategies which include consideration of alternatives and consequences.</p> <ul style="list-style-type: none"> <li>• Explain how education and career decisions affect incomes and job opportunities.</li> <li>• Understand there are positive and negative consequences for all financial decisions.</li> </ul> <p>3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one’s earning potential and employability.</p> <ul style="list-style-type: none"> <li>• Explore individual interests and skill sets to identify potential careers and opportunities to pursue.</li> <li>• Explain how one can become more employable through training and education.</li> </ul>	<p>Literacy: Read and understand relevant academic and technical texts.</p> <p>Math: Select and apply applicable mathematical concepts to solve problems and perform tasks.</p> <p>Understanding career paths: Plan and navigate education/career paths aligned to personal goals.</p> <p>Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</p>	<p><b>Grades 9-10</b>            RI .9–10.4            W. 9-10. 1,4            SL. 9-10. 1            L.9-10. 1,4</p> <p><b>Grades 11-12</b>            RI 11/12.4            W.11/12. 1,4            SL.11/12. 1            L.11/12. 1,4</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Other Standards	Common Core ELA
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of savings options and investment vehicles</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>7. Financial institutions offer a variety of products and services to address financial responsibility.</p> <ul style="list-style-type: none"> <li>• Evaluate products and services from financial institutions that a student might use, such as a checking and savings account, and discuss advantages and disadvantages of different products.</li> <li>• Reconcile a checking and savings account balance using both an account register and an electronic tool.</li> </ul> <p>16. Using key investing principles, one can achieve the goal of increasing net worth.</p> <p>17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor’s risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.</p> <p>26. Diversification of assets is one way to manage risk.</p> <p>27. A comprehensive insurance plan (health, life, disability, auto, homeowners, renters, liability, etc.) serves as a safeguard against potential loss.</p>	<p>Literacy: Read and understand relevant academic and technical texts.</p> <p>Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</p> <p>Communication: Apply oral and written communication and active listening skills.</p> <p>Collaboration: Exercise flexibility and willingness to accept shared responsibility, and work with diverse teams.</p>	<p><b>Grades 9-10</b>            RI .9–10.1            W. 9-10. 1,4,9            SL. 9-10. 1            L.9-10. 1,4</p> <p><b>Grades 11-12</b>            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	Other Standards	Common Core ELA
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide</li> <li>▪ Explain debit and credit cards and their uses</li> <li>▪ Identify the advantages and disadvantages related to credit and debit cards</li> <li>▪ Give examples of the best ways to build credit</li> <li>▪ Demonstrate why credit scores are important</li> </ul>	<p>19. Credit is a contractual agreement in which a borrower receives something of value now and agrees to repay to lender at some later date.</p> <p>21. Effectively balancing credit and debt helps one achieve some short and long-term goals.</p> <ul style="list-style-type: none"> <li>• Discuss steps a consumer can take to get and keep a high credit score.</li> <li>• Discuss factors that will reduce credit scores.</li> </ul> <p>22. Financial documents and contractual obligations inform the consumer and define the terms and conditions of establishing credit and incurring debt.</p> <ul style="list-style-type: none"> <li>• Evaluate several credit card offers and choose the best card based on criteria such as interest rate, fees and rewards programs.</li> </ul>	<p>Literacy: Read and understand relevant academic and technical texts.</p> <p>Creativity and innovation: Think creatively, work creatively with others and implement innovations.</p> <p>Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</p> <p>Communication: Apply oral and written communication and active listening skills.</p> <p>Collaboration: Exercise flexibility and willingness to accept shared responsibility, and work with diverse teams.</p>	<p><b>Grades 9-10</b> SL. 9-10.1,4 L.9-10. 1,4</p> <p><b>Grades 11-12</b> SL11-12.1,4 L.11-12.1,4</p>
<p><b>Unit 4: Budget+</b></p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Distinguish between different kinds of budgets</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>6. Financial responsibility includes the development of a spending and savings plan (personal budget).</p> <ul style="list-style-type: none"> <li>• Devise a budget for current short- and long-term goals, income and expenses. Identify factors that could force an individual to change his or her budget.</li> <li>• Prepare a monthly budget for a family or individual given their income, savings goals and taxes, as well as their fixed and variable expenses.</li> </ul> <p>11. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</p>	<p>Literacy: Read and understand relevant academic and technical texts.</p> <p>Math: Select and apply applicable mathematical concepts to solve problems and perform tasks.</p> <p>Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</p> <p>Professionalism, ethics and interpersonal skills: Demonstrate reliability, integrity, responsibility, proper etiquette and ethical behavior.</p>	<p><b>Grades 9-10</b> RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p><b>Grades 11-12</b> RI .11-12.1 SL11-12.1 L.11-12.1,4</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	Other Standards	Common Core ELA
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. 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><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes</li> <li>▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts</li> <li>▪ Demonstrate originality and creativity</li> <li>▪ Build confidence, self-esteem, and teamwork skills</li> </ul>	<p>6. Financial responsibility includes the development of a spending and savings plan (personal budget).</p> <p>11. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</p> <p>21. Effectively balancing credit and debt helps one achieve some short and long-term goals.</p>	<p>Literacy: Read and understand relevant academic and technical texts.</p> <p>Math: Select and apply applicable mathematical concepts to solve problems and perform tasks.</p> <p>Reflection: Reflect on experiences through creation of a personal portfolio.</p> <p>Creativity and innovation: Think creatively, work creatively with others and implement innovations.</p> <p>Adaptability and flexibility: Demonstrate flexibility in both roles and responsibilities, and exhibit preparedness to adapt to change as needed.</p> <p>Productivity: Set goals and priorities and manage time and projects: display punctuality; determination; and accuracy. Complete projects to the fulfillment of agreed-upon standards.</p>	<p><b>Grades 9-10</b>            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><b>Grades 11-12</b>            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

Unit Description	Ohio Financial Literacy Standards	Employability Skills Checklist	English Language Arts
<p><b>Theme 1: Employment and Income</b></p> <p><b>Foundation 1 Career Clusters</b></p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Examine careers and corresponding career clusters.</li> <li>▪ Apply interests and skills to specific career clusters.</li> <li>▪ Research possible careers within a chosen career cluster.</li> <li>▪ Analyze how interests and skills may relate to a specific career cluster.</li> </ul>	<p>3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one’s earning potential and employability.</p> <ul style="list-style-type: none"> <li>• Identify how various training and education options beyond high school can further one’s employability.</li> <li>• Explore individual interests and skill sets to identify potential careers and opportunities to pursue.</li> <li>• Explain how one can become more employable through training and education.</li> <li>• Evaluate the advantages and limitations of various career opportunities</li> </ul>	<ul style="list-style-type: none"> <li>□ Literacy: Read and understand relevant academic and technical texts.</li> <li>□ Math: Select and apply applicable mathematical concepts to solve problems and perform tasks.</li> <li>□ Understanding career paths: Plan and navigate education/career paths aligned to personal goals. Productivity: Set goals and priorities and manage time and projects: display punctuality; determination; and accuracy. Complete projects to the fulfillment of agreed-upon standards.</li> </ul>	<p>Grades 9-10 RI.9-10. 1,4 W.9-10. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
<p><b>Theme 1</b></p> <p><b>Foundation 2 Net Income</b></p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the difference between gross pay and net pay.</li> <li>▪ Identify the components on an earnings statement (pay stub) that affect net income.</li> <li>▪ Calculate net monthly income after removing taxes, benefits, and other deductions.</li> </ul>	<p>4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.</p> <ul style="list-style-type: none"> <li>• Compare and contrast different sources of income, including wages and salaries.</li> <li>• Identify individual and larger economic changes that may cause monthly income to fluctuate.</li> </ul> <p>5. Taxes, retirement, insurance, employment benefits, and both voluntary and involuntary deductions impact take-home pay.</p> <ul style="list-style-type: none"> <li>• Calculate the difference between net pay and gross pay of a fictional employee.</li> </ul>	<ul style="list-style-type: none"> <li>□ Math: Select and apply applicable mathematical concepts to solve problems and perform tasks.</li> <li>□ Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</li> <li>□ Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> </ul>	<p>Grades 9-10 RI.9-10. 1,4 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>

## JA Finance Park Advanced

Unit Description	Ohio Financial Literacy Standards	Employability Skills Checklist	English Language Arts
<p><b>Theme 2: Employment and Education</b></p> <p><b>The Value of Education</b></p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of postsecondary education, including trade schools and military service.</li> <li>▪ Identify the income projection for a variety of careers.</li> <li>▪ Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</li> </ul>	<p>1. Financial responsibility involves lifelong decision-making strategies which include consideration of alternatives.</p> <ul style="list-style-type: none"> <li>• Explain how education and career decisions affect incomes and job opportunities.</li> <li>• Understand there are positive and negative consequences for all financial decisions.</li> </ul> <p>23. Many options exist for paying for post-secondary education opportunities. evaluate choices for funding postsecondary education options considering amount available, interest, repayment options and total cost.</p> <ul style="list-style-type: none"> <li>• Evaluate the advantages and limitations of various career opportunities.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Literacy: Read and understand relevant academic and technical texts.</li> <li><input type="checkbox"/> Math: Select and apply applicable mathematical concepts to solve problems and perform tasks.</li> <li><input type="checkbox"/> Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</li> <li><input type="checkbox"/> Communication: Apply oral and written communication and active listening skills.</li> <li><input type="checkbox"/> Collaboration: Exercise flexibility and willingness to accept shared responsibility, and work with diverse teams.</li> <li><input type="checkbox"/> Information literacy: Manage and evaluate information accurately and ethically.</li> </ul>	<p>Grades 9-10 RI.9-10. 1,4 W.9-10. 6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
<p><b>Theme 3: Financial Responsibility and Decision Making</b></p> <p><b>Financial Decision Making</b></p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Use rational and considered decision-making steps to select financial goals and priorities.</li> <li>▪ Explain how decisions made today can impact the future.</li> </ul>	<p>1. Financial responsibility entails being accountable for managing money to satisfy one’s current and future economic choices.</p> <p>2. Financial responsibility involves lifelong decision-making strategies which include consideration of alternatives and consequences.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Communication: Apply oral and written communication and active listening skills.</li> <li><input type="checkbox"/> Collaboration: Exercise flexibility and willingness to accept shared responsibility, and work with diverse teams.</li> <li><input type="checkbox"/> Planning: Develop and implement a personalized student-learning plan.</li> <li><input type="checkbox"/> Productivity: Set goals and priorities and manage time and projects: display punctuality; determination; and accuracy. Complete projects to the fulfillment of agreed-upon standards.</li> </ul>	<p>Grades 9-10 RI.9-10. 1,4 W.9-10. 1,4 SL 9-10. 1,2,5 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 W.11-12. 1,4 SL 9-10. 1,2,5 L 11-12. 1- 6</p>

## JA Finance Park Advanced

Unit Description	Ohio Financial Literacy Standards	Employability Skills Checklist	English Language Arts
<p><b>Theme 4: Planning and Money Management</b></p> <p><b>Next-Level Budgeting</b></p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize some of the reasons why people might spend more than they earn.</li> <li>▪ Identify and use parts of a budget.</li> <li>▪ List the long-term effects of overspending.</li> </ul>	<p>2. Financial responsibility involves lifelong decision-making strategies which include consideration of alternatives and consequences.</p> <ul style="list-style-type: none"> <li>• Understand there are positive and negative consequences for all financial decisions.</li> </ul> <p>6. Financial responsibility includes the development of a spending and savings plan (personal budget).</p> <ul style="list-style-type: none"> <li>• Devise a budget for current short- and long-term goals, income and expenses.</li> <li>• Identify factors that could force an individual to change his or her budget.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Planning: Develop and implement a personalized student-learning plan.</li> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Productivity: Set goals and priorities and manage time and projects: display punctuality; determination; and accuracy. Complete projects to the fulfillment of agreed-upon standards.</li> <li><input type="checkbox"/> Creativity and innovation: Think creatively, work creatively with others and implement innovations.</li> <li><input type="checkbox"/> Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</li> <li><input type="checkbox"/> Communication: Apply oral and written communication and active listening skills.</li> <li><input type="checkbox"/> Collaboration: Exercise flexibility and willingness to accept shared responsibility, and work with diverse teams.</li> </ul>	<p>Grades 9-10 RI.9-10 1,4 SL 9-10 1,2 L 9-10 1- 6</p> <p>Grades 11-12 RI.11-12 1,4 SL 9-10 1,2 L 11-12 1- 6</p>

## JA Finance Park Advanced

Unit Description	Ohio Financial Literacy Standards	Employability Skills Checklist	English Language Arts
<p><b>Theme 5: Risk Management and Insurance</b></p> <p><b>Insurance</b></p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize strategies for managing risk.</li> <li>▪ List the benefits of having insurance for risk management.</li> <li>▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance.</li> <li>▪ Compare insurance policies.</li> </ul>	<p>24. A risk management plan can protect consumers from the potential loss of personal and/or business assets or income.</p> <p>27. A comprehensive insurance plan (health, life, disability, auto, homeowners, renters, liability, etc.) serves as a safeguard against potential loss.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</li> <li><input type="checkbox"/> Communication: Apply oral and written communication and active listening skills.</li> <li><input type="checkbox"/> Collaboration: Exercise flexibility and willingness to accept shared responsibility, and work with diverse teams.</li> <li><input type="checkbox"/> Information literacy: Manage and evaluate information accurately and ethically.</li> </ul>	<p>Grades 9-10 RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5 L 9-10 1- 6</p> <p>Grades 11-12 RI.11-12 1,4 W.11-12 2,4,6,7,8 SL 9-10 1,2,4,5 L 11-12 1- 6</p>
<p><b>Theme 6: Investing</b></p> <p><b>Investing for the Future</b></p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize different investment options.</li> <li>▪ Compare the benefits and risks of various investment options.</li> <li>▪ Create a diversified investment portfolio that maximizes profit</li> </ul>	<p>16. Using key investing principles, one can achieve the goal of increasing net worth.</p> <p>17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor’s risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.</p> <p>26. Diversification of assets is one way to manage risk.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Creativity and innovation: Think creatively, work creatively with others and implement innovations.</li> <li><input type="checkbox"/> Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</li> <li><input type="checkbox"/> Communication: Apply oral and written communication and active listening skills.</li> <li><input type="checkbox"/> Collaboration: Exercise flexibility and willingness to accept shared responsibility, and work with diverse teams.</li> <li><input type="checkbox"/> Adaptability and flexibility: Demonstrate flexibility in both roles and responsibilities, and exhibit preparedness to adapt to change as needed.</li> <li><input type="checkbox"/> Information literacy: Manage and evaluate information accurately and ethically.</li> </ul>	<p>Grades 9-10 RI.9-10 1,4 W.9-10 1,8 SL 9-10 1,2,5 L 9-10 1- 6</p> <p>Grades 11-12 RI.11-12 1,4 W.11-12 1,8 SL 9-10 1,2,5 L 11-12 1- 6</p>

## JA Finance Park Advanced

Unit Description	Ohio Financial Literacy Standards	Employability Skills Checklist	English Language Arts
<p><b>Theme 7: Simulation and Debrief</b></p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Identify key learnings from the JA Finance Park simulation.</li> <li>▪ Analyze and apply lessons learned to future career and money management goals.</li> </ul>	<p>2. Financial responsibility involves lifelong decision-making strategies which include consideration of alternatives and consequences.</p> <ul style="list-style-type: none"> <li>• Understand there are positive and negative consequences for all financial decisions.</li> </ul> <p>6. Financial responsibility includes the development of a spending and savings plan (personal budget).</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Professionalism, ethics and interpersonal skills: Demonstrate reliability, integrity, responsibility, proper etiquette and ethical behavior.</li> <li><input type="checkbox"/> Cultural and global competence: Exhibit interpersonal and social skills that are respectful of cultural differences.</li> <li><input type="checkbox"/> Adaptability and flexibility: Demonstrate flexibility in both roles and responsibilities, and exhibit preparedness to adapt to change as needed.</li> <li><input type="checkbox"/> Productivity: Set goals and priorities and manage time and projects: display punctuality; determination; and accuracy. Complete projects to the fulfillment of agreed-upon standards.</li> </ul>	<p>Grades 9-10 RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 9-10 1- 6</p> <p>Grades 11-12 RI.11-12 1,4 W.11-12 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 11-12 1- 6</p>

## JA Finance Park Advanced Extension Activities

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<b>Theme One</b>			
<p><b>Entrepreneurial Strengths and Talents</b></p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will</p> <ul style="list-style-type: none"> <li>▪ Identify the characteristics of a successful entrepreneur.</li> <li>▪ Examine personal entrepreneurial qualifications and characteristics.</li> <li>▪ Develop a plan for building entrepreneurial skills.</li> </ul>	<p>4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.</p> <ul style="list-style-type: none"> <li>• Explore individual interests and skill sets to identify potential careers and opportunities to pursue.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Productivity: Set goals and priorities and manage time and projects: display punctuality; determination; and accuracy. Complete projects to the fulfillment of agreed-upon standards.</li> </ul>
<p><b>Job Loss</b></p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</li> <li>▪ Develop a plan for preparing for job loss.</li> <li>▪ Identify professional development and job retraining opportunities to help when job loss happens.</li> </ul>	<p>4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.</p> <ul style="list-style-type: none"> <li>• Identify individual and larger economic changes that may cause monthly income to fluctuate.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Productivity: Set goals and priorities and manage time and projects: display punctuality; determination; and accuracy. Complete projects to the fulfillment of agreed-upon standards.</li> </ul>
<p><b>My Work Values and Responsibilities</b></p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</li> <li>▪ Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</li> </ul>	<p>3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.</p> <ul style="list-style-type: none"> <li>• Identify how various training and education options beyond high school can further one's employability.</li> <li>• Explain how one can become more employable through education.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Professionalism, ethics and interpersonal skills: Demonstrate reliability, integrity, responsibility, proper etiquette and ethical behavior.</li> </ul>

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<p><b>The IRS W-4 Form</b></p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Explain the purpose of the W-4 form.</li> <li>▪ Examine the employee sections of the W-4 form</li> </ul>	<p>9. Planning for and paying local, state, and federal taxes is a financial responsibility.</p> <ul style="list-style-type: none"> <li>• Fill out a sample W-4, 1040 federal tax form, and state and local tax forms either as an employee or an independent contractor.</li> <li>• Investigate how local taxes are calculated between municipalities.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Professionalism, ethics and interpersonal skills: Demonstrate reliability, integrity, responsibility, proper etiquette and ethical behavior.</li> </ul>
<b>Theme Two</b>			
<p><b>Applying for Financial Aid with FAFSA</b></p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Explain the rationale for completing the FAFSA form.</li> <li>▪ Identify the resources and information required for the FAFSA form.</li> <li>▪ Develop an action plan for completing the FAFSA form.</li> </ul>	<p>23. Many options exist for paying for post-secondary education opportunities.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Professionalism, ethics and interpersonal skills: Demonstrate reliability, integrity, responsibility, proper etiquette and ethical behavior.</li> </ul>
<p><b>Career Decisions</b></p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Use a process to develop a career plan.</li> <li>▪ Identify career choices that match interests and abilities</li> <li>▪ Develop a SMART goal to help achieve a chosen career.</li> </ul>	<p>23. Many options exist for paying for post-secondary education opportunities.</p> <ul style="list-style-type: none"> <li>• Evaluate the advantages and limitations of various career opportunities.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Understanding career paths: Plan and navigate education/career paths aligned to personal goals.</li> <li><input type="checkbox"/> Planning: Develop and implement a personalized student-learning plan.</li> </ul>
<p><b>Grades Count!</b></p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions.</li> <li>▪ Calculate a possible GPA based on potential new courses.</li> </ul> <p>List the positive steps they can take to be successful with potential new courses and improve the chance of getting into a college of their choice.</p>	<p>2. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one's earning potential and employability.</p> <ul style="list-style-type: none"> <li>• Explain how one can become more employable through training and education.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Professionalism, ethics and interpersonal skills: Demonstrate reliability, integrity, responsibility, proper etiquette and ethical behavior.</li> </ul>

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<p><b>Interpreting a Financial Aid Award Letter</b></p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the options available upon receiving a financial aid award letter.</li> <li>▪ Analyze the parts of a financial aid award letter.</li> <li>▪ Identify effective strategies for negotiating additional financial aid.</li> </ul>	<p>23. Many options exist for paying for post-secondary education opportunities.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Literacy: Read and understand relevant academic and technical texts.</li> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> </ul>
<p><b>Paying for Postsecondary Education</b></p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Identify a savings goal and plan.</li> <li>▪ Contrast grants and scholarships with student loans.</li> <li>▪ Explain the responsibilities associated with student loan debt.</li> </ul>	<p>23. Many options exist for paying for post-secondary education opportunities.</p> <ul style="list-style-type: none"> <li>• Evaluate choices for funding postsecondary education options considering amount available, interest, repayment options and total cost.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Literacy: Read and understand relevant academic and technical texts.</li> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> </ul>
<b>Theme Three</b>			
<p><b>Buying Your First Car</b></p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Compare benefits of buying and leasing a car.</li> <li>▪ Identify costs associated with buying and owning a car.</li> <li>▪ Explain benefits of buying new and used cars.</li> <li>▪ Analyze costs and features of several vehicles to identify the best car for one's needs.</li> </ul>	<p>2. Financial responsibility involves lifelong decision-making strategies which include consideration of alternatives and consequences.</p> <ul style="list-style-type: none"> <li>• Understand there are positive and negative consequences for all financial decisions.</li> </ul> <p>11. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</p> <ul style="list-style-type: none"> <li>• Explain the many factors a consumer considers before purchasing goods or services</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Literacy: Read and understand relevant academic and technical texts.</li> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Information literacy: Manage and evaluate information accurately and ethically.</li> </ul>



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<p><b>Cost of Living</b></p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Compare cost of living in different states.</li> <li>▪ Discover the different median wage for different states and occupations.</li> <li>▪ Make a four-step plan for the future.</li> </ul>	<p>2. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.</p> <ul style="list-style-type: none"> <li>• Identify individual and larger economic changes that may cause monthly income to fluctuate.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Literacy: Read and understand relevant academic and technical texts.</li> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Information literacy: Manage and evaluate information accurately and ethically.</li> </ul>
<p><b>My Financial Future and Debt</b></p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the effects of late or missed payments.</li> <li>▪ Explain the effect of debts on a person’s net worth.</li> <li>▪ Distinguish between good use and misuse of credit cards.</li> </ul>	<p>21. Effectively balancing credit and debt helps one achieve some short and long-term goals.</p> <ul style="list-style-type: none"> <li>• Discuss steps a consumer can take to get and keep a high credit score.</li> <li>• Discuss factors that will reduce credit scores.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Literacy: Read and understand relevant academic and technical texts.</li> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Information literacy: Manage and evaluate information accurately and ethically.</li> </ul>
<p><b>Philanthropy</b></p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Explain the difference between philanthropy and charity.</li> <li>▪ Express how society benefits when others donate money for worthy causes.</li> <li>▪ Evaluate how philanthropy fits within a personal financial plan.</li> <li>▪ Clarify how charitable giving may have tax benefits.</li> </ul>	<p>NA</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Literacy: Read and understand relevant academic and technical texts.</li> <li><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li><input type="checkbox"/> Information literacy: Manage and evaluate information accurately and ethically.</li> </ul>

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<b>Theme Four</b>			
<p><b>Planning for Financial Success</b></p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the steps for financial goal planning.</li> <li>▪ Identify a financial goal and develop a plan to reach it.</li> </ul>	<p>2. Financial responsibility involves lifelong decision-making strategies which include consideration of alternatives and consequences.</p> <ul style="list-style-type: none"> <li>• Understand there are positive and negative consequences for all financial decisions.</li> </ul>	<p><input type="checkbox"/> Planning: Develop and implement a personalized student-learning plan.</p>
<p><b>Sales and Property Taxes</b></p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Explain what taxes are used for.</li> <li>▪ Recognize different types of taxes.</li> <li>▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home.</li> </ul>	<p>9. Planning for and paying local, state, and federal taxes is a financial responsibility.</p> <ul style="list-style-type: none"> <li>• Investigate how local taxes are calculated between municipalities.</li> </ul>	<p><input type="checkbox"/> Math: Select and apply applicable mathematical concepts to solve problems and perform tasks.</p>
<p><b>A World Without Cash</b></p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Explore different payment types, and classify the pros and cons of using payment apps.</li> <li>▪ Identify potential security issues with using payment apps.</li> <li>▪ Analyze how to use a payment app to manage spending.</li> </ul>	<p>7. Financial institutions offer a variety of products and services to address financial responsibility.</p>	<p><input type="checkbox"/> Creativity and innovation: Think creatively, work creatively with others and implement innovations.</p> <p><input type="checkbox"/> Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</p>

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<p><b>Extracurricular Expenses</b></p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Outline a short-term financial goal for how to save for extracurricular expenses.</li> <li>▪ Generate a personal budget to achieve the goal</li> </ul>	<p>6. Financial responsibility includes the development of a spending and savings plan (personal budget)</p>	<p><input type="checkbox"/> Creativity and innovation: Think creatively, work creatively with others and implement innovations.</p> <p><input type="checkbox"/> Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</p>
<p><b>Unexpected Expenses</b></p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Evaluate if an emergency fund should be used for different emergency scenarios.</li> <li>▪ Create an emergency fund savings plan for an emergency situation.</li> <li>▪ Analyze how saving for an emergency fund can impact a monthly budget.</li> </ul>	<p>6. Financial responsibility includes the development of a spending and savings plan (personal budget).</p> <ul style="list-style-type: none"> <li>• Identify factors that could force an individual to change his or her budget.</li> </ul>	<p><input type="checkbox"/> Creativity and innovation: Think creatively, work creatively with others and implement innovations.</p> <p><input type="checkbox"/> Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</p>
<b>Theme Five</b>			
<p><b>Auto Insurance</b></p> <p>Students learn about different types of auto insurance policies and what each covers. 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"> <li>▪ Differentiate among the main types of auto insurance coverage.</li> <li>▪ Identify ways to mitigate risk to help keep auto insurance costs down.</li> </ul>	<p>27. A comprehensive insurance plan (health, life, disability, auto, homeowners, renters, liability, etc.) serves as a safeguard against potential loss.</p>	<p><input type="checkbox"/> Creativity and innovation: Think creatively, work creatively with others and implement innovations.</p> <p><input type="checkbox"/> Critical thinking and problem solving: Reason effectively, make judgments and decisions, and solve problems.</p>
<p><b>Mortgages</b></p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Explain the expenses associated with taking out a mortgage.</li> <li>▪ Differentiate among different types of mortgages.</li> </ul>	<p>11. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</p> <ul style="list-style-type: none"> <li>• Explain the many factors a consumer considers before purchasing goods or services</li> </ul>	<p><input type="checkbox"/> Literacy: Read and understand relevant academic and technical texts.</p> <p><input type="checkbox"/> Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</p> <p><input type="checkbox"/> Information literacy: Manage and evaluate information accurately and ethically.</p>

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Theme 6			
<p><b>Investing for Retirement</b></p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Explain the benefits of funding retirement early.</li> <li>▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs.</li> </ul>	<p>16. Using key investing principles, one can achieve the goal of increasing net worth.</p>	<ul style="list-style-type: none"> <li>□ Literacy: Read and understand relevant academic and technical texts.</li> <li>□ Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li>□ Information literacy: Manage and evaluate information accurately and ethically.</li> </ul>
<p><b>Purchasing Stocks</b></p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize basic principles of investing in stocks.</li> <li>▪ Identify factors that affect stocks and the stock market.</li> <li>▪ List strategies for smart investing.</li> </ul>	<p>7. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor’s risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.</p>	<ul style="list-style-type: none"> <li>□ Literacy: Read and understand relevant academic and technical texts.</li> <li>□ Initiative: Work independently; demonstrate resourcefulness, curiosity and willingness to learn.</li> <li>□ Information literacy: Manage and evaluate information accurately and ethically.</li> </ul>