

JA Finance Park®

What is JA Finance Park®?

JA Finance Park[®] is an innovative, standards-based financial literacy education program that <u>meets</u>NJ Student Learning Standards and the 9.1 financial literacy standard required for graduation. JA Finance Park combines teacher-taught lessons with a volunteer -assisted simulation field trip, giving middle and high school students invaluable experiences related to personal finances, smart money management, and career exploration.



Why JA Finance Park?

- The curriculum, materials, and educator training are **free** to NJ teachers and schools.
- The program completely <u>meets NJ Student Learning</u> Standards and the 9.1 financial literacy standard required for graduation.
- Turnkey, standards-based curriculum in either a **Traditional or Project Based Learning** option.
- Educators attend annual **Training Sessions** and are supported by JA Staff throughout the implementation of the program.

JA Finance Park Works:

- Pre-/post-tests showed significant gains in students knowledge of personal finance concepts.
- More than 95% of students surveyed responded favorably that after participating in Finance Park they will plan for and set financial goals, start saving money, and believe they can create their own future.

In the classroom, students:

- Learn about college and career goals, credit scores, savings, investing, insurance and risk management.
- Understand salary, taxes, and net monthly income.
- Delve into all aspects of what it takes to build and maintain a realistic family budget.

During the field trip, students:

- Role-play as **adults for the day**, with an individual family composition, income, and career.
- Manage a household budget, making decisions around what they want and what they can afford.
- Make use of a **tablet** for the day, experiencing handson learning in a high-tech environment.
- Work with **corporate** and **community volunteer** role models who share their world of work.



For more information, or to sign up your school:

Mia Moares Sr. Manager, Capstone Programs Junior Achievement of New Jersey P: 862.202-5645 | F: 609-419-0581 mia.moares@ja.org www.janj.org



Curriculum Highlights & Correlations

Unit 1: Income

Students recognize the fundamental role of income in managing their personal finances and the factors that affect income and take-home pay. They understand that the decisions they make about education and career will have an impact on their potential income and quality of life. Standards: SL6.1a, c, d; SL6.2; SL6.4; L6:1-4; L6.6; W6.1-2; W6.4; W6.6-8; RI6.2; RI6.4; SL7.1/7.1a, c, d; SL7.2; SL7.4; L7.1-4; L7.6; W7.1-2; W7.4; W7.6-8; RI7.2; RI7.4; SL8.1/8.1 a, c, d; SL8.2; SL8.4

Unit 2: Saving, Investing, and Risk Management

 Students explore why saving money is critical, and they compare investments as a part of their overall financial planning. They also examine risk and how insurance may help protect savings. Standards: RI6.2; RI6.4; RI6.7; SL6.1; SL6.4; L6.1; L6.3-4; W6.2d; RI7.2; RI7.4; SL7.1; SL7.4; L7.1; L7.3-4; W7.2d; RI8/4; SL8.1

Unit 3: Debit and Credit

 Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Finally, students examine the role credit scores and credit reporting have on personal finances. Standards: RI6.7; SL6/1-2; L6.1-4; L6.6; W6.1; W6.4; W6.7; SL7.1-2; L7.1-4; L7.6; W7.1; W7.4; W7.7; SL8.1; L8.1

Unit 4: Budget+

Students discover the importance of spending money wisely and recognize a budget as a valuable tool. They create personal budgets based on saving and lifestyle goals and day-to-day situations. Standards: RI6.1; RI6.7; SL6.1; L6.1; L6.3-4; RI7.1; SL7.1; L7.1; L7.3-4; RI8.1; SI8.1; L8.1; L8.3-4; SL9-10.1; L9-10.1; L9-10.4; SL11-12.1; L11-12.1; L11-12.4

Unit 5 & 6: The Simulation and Debriefing

Students experience the JA Finance Park simulation, where they apply classroom learning by creating a family budget based on a hypothetical life situation. They recognize the impact of credit history on budget planning and purchasing options. During classroom follow-up, students explore their insights and revisit their career goals to see how those might have changed following their JA Finance Park experience. Standards: RI.6.1; SL.6.1; L.6.1; L.6.2; L.6.3; W.6.1; W.6.2; W.6.4; W.6.9; RI.7.1; SL.7.1; L.7.1; L.7.2; L.7.3; W.7.1; W.7.2; W.7.4; W.7.9; RI.8.1; SL.8.1; L.8.1

For full correlations alignment, contact JA Staff.



"JA Finance Park taught me what life is going to be like after high school. I now have a better understanding of what it takes to be a successful adult thoughtful planning about the future and determination."

- JA Finance Park Student



"One thing that I learned today was that planning ahead was very useful, and improvising works too. With the budget that I had, I was unable to completely stick to my plans, but I did change a few things which led to my success."

- JA Finance Park Student

Correlations Guide: A Correlation between JA Finance Park and New Jersey Student Learning Standards



Updated August 2017 Middle and High School Standards Common Core State Standards Included

> Junior Achievement USA® One Education Way Colorado Springs, CO 80906 www.ja.org

Overview

JA Finance Park is correlated in this document to the New Jersey Student Learning Standard 9 for 21st Century Life and Careers including the 9.1 Personal Financial Literacy Standards for grades 9-12. In addition, JA USA has provided correlations to Common Core State Standards for English, Language Arts, and Mathematics. To view the crosswalk to CCSS and New Jersey Student Learning Standards, please click here. http://www.state.nj.us/education/cccs/2016/ela/crosswalk.pdf

JA Finance Park lessons provide a highly relevant learning opportunity to "model with mathematics," one of the eight Standards for Mathematical Practice based on the CCSS, in which students apply mathematics to solve problems arising in everyday life. The lessons also address fundamental business and economic concepts, explore career interests and opportunities, and develop work-readiness skills.

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.

At the culmination of this program, students visit the *JA Finance Park* community for an experiential simulation. This visit can be site-based, mobile, or virtual. Students participate in real-world practices that allow them to use what they have learned about economic options and the principles of budgeting. Assisted by their teachers and a staff of trained volunteers, students have the opportunity to actually develop and commit to a personal budget.

JA Finance Park is a JA Capstone experience designed to

- Help students think creatively, analyze tasks, and solve problems.
- Encourage students to develop and demonstrate personal responsibility for learning and selfmanagement.
- Actively involve the business community and parents in helping students attain their goals.
- Communicate and work with schools to promote the highest level of student achievement.
- Help students develop and follow a monthly budget.

The correlation below features the knowledge and skills that students are introduced to in *JA Finance Park*. The correlation is not meant to be exhaustive, nor is it intended to imply that any one resource will completely address any given standard. It is designed to show how *JA Finance Park* will enhance or complement efforts to meet educational standards.

JA Finance Park

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impact their potential income and quality of life. Impact their potential employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity SL.7.4 W.9-10.6 W.7.1 SL.17.1 W.9-10.2 W.7.2 I.11-12.1 W.7.2 I.2.1 a, c, d W.7.4 SL.11-12.1 W.7.4 SL.11-12.1 W.7.5 SL.11-12.1 W.7.6 SL.11-12.2 W.7.7 L.11-12.1 W.7.8 L.11-12.3 RI.7.4 L.11-12.4 SL.8.1 L.11-12.4 SL.8.1 W.11-12.4 SL.8.2 W.11-12.4 SL.8.4 W.11-12.4 SL.8.2 W.11-12.4 SL.8.4 W.11-12.4 SL.8.2 W.11-12.4 SL.8.3 R.11-12.2 L.8.4 R.11-12.4 Substring take an L.6.4 SL.8.2 9.1.8.A.2 Substring take an L.6.4 SL.8.2 9.1.8.A.5								
income and quality of life. Cuppying valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity L.7.1 W.9-10.7 W.7.4 R1.9-10.2 W.7.4 R1.9-10.4 U.7.4 R1.9-10.4 Computation, reading, speaking and listening, using technology to enhance productivity W.7.6 SL.11-12.1 / W.7.6 W.7.4 SL.11-12.2 W.7.7 L.11-12.1 W.7.8 L.11-12.4 W.7.8 L.11-12.3 R1.7.2 L.11-12.3 R1.7.4 L.11-12.4 W.7.8 L.11-12.6 SL.8.1 W.11-12.4 W.7.8 L.11-12.4 W.7.4 SL.8.1 SL.8.1 W.11-12.4 SL.8.1 W.11-12.4 SL.8.2 W.11-12.4 SL.8.2 W.11-12.4 SL.8.2 W.11-12.4 SL.8.2 W.11-12.4 SL.8.2 W.11-12.7 L.8.3 R1.11-12.4 SL.8.4 R1.11-12.4 SL.8.3 R1.11-12.4 SL.8.4								
life. Interacy, information literacy, invention, self-knowledge and self-reflection, math computation, reading, using speaking and listening, using technology to enhance productivity L.7.2 W.9-10.8 W.7.1 SL.11-12.1 W.7.2 12.1 a, c, d W.7.7 L.1-12.2 W.7.7 L.1-12.1 W.7.8 L.1-12.2 W.7.7 L.1-12.4 W.7.7 L.1-12.4 W.7.7 L.1-12.3 RI.7.4 L.1-12.4 W.7.7 L.1-12.3 RI.7.4 L.11-12.4 W.7.8 L.11-12.4 W.7.4 SL.11-12.4 W.7.7 L.11-12.3 RI.7.4 L.11-12.2 RI.7.4 L.11-12.4 SL.8.1 W.11-12.6 SL.8.1 W.11-12.6 L.8.4 W.11-12.6 L.8.2 W.11-12.8 L.8.3 RI.11-12.4 SL.8.4 W.11-12.6 L.8.4 RI.11-12.4 SL.8.4 W.11-12.6 L.8.4 RI.11-12.4 SL.8.5 SL.6.1 L.8.4 SL.8.2								
invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity L7.3 R1.9-10.2 W7.1 SL.11-12.1 W.7.2 12.1 a, c, d W7.7 SL.11-12.1 W.7.4 SL.11-12.1 W.7.4 SL.11-12.1 W.7.4 SL.11-12.1 W.7.4 SL.11-12.2 W.7.6 SL.11-12.4 W.7.7 L.11-12.1 W.7.8 L.11-12.2 W.7.4 SL.11-12.2 W.7.7 L.11-12.3 RI.7.2 L.11-12.3 RI.7.4 L.11-12.4 W.7.4 SL.8.1 SL.8.1 U.11-12.4 SL.8.1 W.11-12.2 RI.7.4 SL.8.1 SL.8.1 W.11-12.4 SL.8.1 W.11-12.4 SL.8.1 W.11-12.4 SL.8.2 W.11-12.4 L.8.3 R1.11-12.4 L.8.4 W.11-12.7 L.8.2 W.11-12.8 L.8.3 R1.11-12.4 L.8.4 R1.11-12.4 Suchers take an	life.			W.9-10.8				
and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity L7.4 RL9-10.4 W.7.1 SL.11-12.1 W.7.1 SL.11-12.1 W.7.4 SL.11-12.2 W.7.4 SL.11-12.4 W.7.6 SL.11-12.1 W.7.7 L.11-12.1 W.7.6 SL.11-12.4 W.7.7 L.11-12.1 W.7.7 L.11-12.1 W.7.8 L.11-12.2 W.7.8 L.11-12.1 W.7.8 L.11-12.2 RI.7.2 L.11-12.3 RI.7.4 L.11-12.3 RI.7.4 L.11-12.6 SL.8.1 / 8.1 L.11-12.6 SL.8.1 / 8.1 W.11-12.6 SL.8.1 / 8.1 W.11-12.6 SL.8.2 W.11-12.6 L.8.1 W.11-12.6 L.8.1 W.11-12.6 L.8.1 W.11-12.6 L.8.2 W.11-12.6 L.8.3 RI.11-12.4 L.8.2 W.11-12.6 L.8.3 RI.11-12.4 L.8.4 RI.11-12.4 SL.8.2 9.1.8.A.3 L.8.4 RI.11-12.4 SL.8.3 SL.8.1 L.8.1 W.11-12.6 L.8.4 RI.11-12.4 L.8.3								
Extension Activity: K.7.1 SL.11-12.1 / W.7.2 V.7.1 SL.11-12.1 / W.7.2 Image: Speaking and listening, using technology to enhance productivity W.7.2 I2.1 a, c, d W.7.4 W.7.1-12.2 W.7.6 SL.11-12.4 W.7.7 L.11-12.1 W.7.7 L.11-12.1 W.7.8 L.11-12.2 W.7.8 L.11-12.2 RI.7.2 L.11-12.3 RI.7.4 L.11-12.4 SL.8.1 SL.8.1 SL.8.1 L.11-12.4 SL.8.1 SL.8.1 SL.8.1 W.11-12.1 a, c, d W.11-12.2 SL.8.2 W.11-12.4 SL.8.4 W.11-12.4 SL.8.4 W.11-12.6 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.4 SUdents take an L.6.4 SL.8.2 9.1.8.A.2 Sudents take an SL.6.1 L.9-10.4 9.1.8.A.3								
Extension Activity: 12.1 a, c, d W.7.2 12.1 a, c, d W.7.4 SL.11-12.2 W.7.6 SL.11-12.4 W.7.7 L.11-12.1 W.7.8 L.11-12.2 R1.7.2 L.11-12.3 R1.7.4 L.11-12.4 SL.8.1 L.11-12.4 W.7.8 W.11-12.4 SL.8.1 W.11-12.4 SL.8.1 W.11-12.4 SL.8.1 W.11-12.4 SL.8.2 W.11-12.4 SL.8.2 W.11-12.4 SL.8.2 W.11-12.4 SL.8.4 W.11-12.4 SL.8.2 W.11-12.4 SL.8.4 W.11-12.4 SL.8.2 W.11-12.4 SL.8.4 W.11-12.4 SL.8.4 W.11-12.4 SL.8.4 W.11-12.4 L.8.3 RI.11-12.4 L.8.4 RI.11-12.4 J.Wader Navigator L.6.4 SL.8.2 Subdents take an SL.6.1 L.9-10.4 9.1.8 A.5								
Extension Activity: W.7.4 SL.11-12.2 W.7.6 SL.11-12.4 W.7.7 L.11-12.1 W.7.8 L.11-12.2 RI.7.2 L.11-12.3 RI.7.4 L.11-12.4 SL.8.1 L.11-12.6 SL.8.1 L.11-12.6 SL.8.2 W.11-12.4 SL.8.4 W.11-12.6 SL.8.4 W.11-12.6 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.4 SL.8.4 W.11-12.6 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.4 SL.8.4 W.11-12.6 L.8.3 RI.11-12.4 SL.8.4 W.11-12.7 L.8.4 RI.11-12.4 L.8.4 RI.11-12.4 L.6.4 SL.8.2 9.1.8.A.2 Students take an SL.6.1 L.9-10.4 9.1.8.A.5								
W.7.6 SL.11-12.4 W.7.7 L.11-12.1 W.7.8 L.11-12.2 RI.7.2 L.11-12.3 RI.7.4 L.11-12.4 SL.8.1 L.11-12.6 SL.8.1 L.11-12.1 a, c, d W.11-12.1 a, c, d W.11-12.2 SL.8.2 W.11-12.4 SL.8.4 W.11-12.4 SL.8.2 W.11-12.4 SL.8.4 W.11-12.4 SL.8.2 W.11-12.4 SL.8.4 W.11-12.4 SL.8.4 W.11-12.4 SL.8.4 W.11-12.4 SL.8.4 W.11-12.4 SL.8.4 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.2 L.8.4 RI.11-12.4 Sudents take an SL.6.1 L.9-10.4 9.1.8.								
W.7.7 L.11-12.1 W.7.8 L.11-12.2 RI.7.2 L.11-12.3 RI.7.4 L.11-12.4 SL.8.1 L.11-12.6 SL.8.1 L.11-12.6 SL.8.1 W.11-12.1 a, c, d W.11-12.2 SL.8.2 W.11-12.4 SL.8.4 W.11-12.6 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.4 SL.8.4 RI.11-12.4 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.1 W.11-12.4 SL.6.4 SL.8.2 9.1.8.A.2 Sudents take an SL.6.1 Students take an SL.6.1 Students take an SL.6.1 L.9-10.4 9.1.8.A.5		productivity						
RI.7.2 L.11-12.3 RI.7.4 L.11-12.4 SL.8.1 L.11-12.6 SL.8.1 W.11-12.1 a, c, d W.11-12.2 SL.8.2 W.11-12.4 SL.8.2 W.11-12.4 SL.8.4 W.11-12.6 L.8.1 W.11-12.6 L.8.2 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.2 L.8.4 RI.11-12.4 SL.8.2 W.11-12.8 L.8.3 RI.11-12.4 L.8.4 RI.11-12.4 L.8.4 RI.11-12.4 SL.8.5 U.8.4 L.8.6 SL.8.2 9.1.8.A.2 Student stake an SL.6.1 Student stake an 9.1.8.A.5								
RI.7.4 L.11-12.4 SL.8.1 L.11-12.6 SL.8.1 / 8,1 W.11-12.1 a, c, d W.11-12.2 SL.8.2 W.11-12.4 SL.8.4 W.11-12.6 L.8.1 W.11-12.6 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.2 L.8.4 RI.11-12.4 SL.8.4 W.11-12.8 L.8.3 RI.11-12.4 S.4.4 RI.11-12.4 L.8.4 RI.11-12.4 L.8.4 RI.11-12.4 L.8.4 RI.11-12.4 S.1.8.4 RI.11-12.4 L.8.4 RI.11-12.4 S.1.6.1 L.6.4 S.1.6.1 L.9-10.4 9.1.8.A.3 Students take an S1.6.1 L.9-10.4 9.1.8.A.5				L.11-12.2				
SL.8.1 L.11-12.6 SL.8.1 / 8,1 W.11-12.1 a, c, d W.11-12.2 SL.8.2 W.11-12.4 SL.8.4 W.11-12.6 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.2 L.8.4 RI.11-12.4 St.8.5 W.11-12.8 L.8.4 RI.11-12.4 St.8.5 W.11-12.8 L.8.4 RI.11-12.4 St.8.5 L.8.3 RI.11-12.4 L.8.4 St.8.5 L.8.4 RI.11-12.4 J.St.9 J.8.4 St.9 J.8.4 St.9 J.8.4 St.6.1 L.9-10.4 9.1.8.A.5 9.1.8.A.5								
SL.8.1 / 8,1 W.11-12.1 a, c, d W.11-12.2 SL.8.2 W.11-12.4 SL.8.4 W.11-12.6 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.2 L.8.4 RI.11-12.4 St.ker Assessment St.6.1 Students take an St.6.1 L.6.4 St.8.2 9.1.8.A.3 Students take an St.6.1 L.9-10.4 9.1.8.A.5								
a, c, d W.11-12.2 SL.8.2 W.11-12.4 SL.8.4 W.11-12.6 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.2 L.8.4 RI.11-12.4 St.8.4 RI.11-12.4 L.8.4 RI.11-12.4 L.8.4 RI.11-12.4 St.8.4 RI.11-12.4 L.8.4 RI.11-12.4 St.8.5 L.8.4 St.6.1 St.8.2 9.1.8.A.3 Students take an St.6.1 L.9-10.4 9.1.8.A.5								
SL.8.2 W.11-12.4 SL.8.4 W.11-12.6 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.2 L.8.4 RI.11-12.4 Studer Navigator L.6.4 Students take an SL.6.1 L.6.4 SL.8.2 9.1.8.A.2 9.1.8.A.3			· · · ·					
SL.8.4 W.11-12.6 L.8.1 W.11-12.7 L.8.2 W.11-12.8 L.8.3 RI.11-12.2 L.8.4 RI.11-12.4 I.Kuder Navigator L.6.4 Career Assessment SL.6.1 Students take an SL.6.1 L.9-10.4 9.1.8.A.2 9.1.8.A.5								
Extension Activity: L.8.2 W.11-12.8 L.8.3 RI.11-12.2 L.8.4 RI.11-12.4 I.Kuder Navigator L.6.4 Career Assessment SL.6.1 Students take an P.1.8.A.2 9.1.8.A.3 P.1.8.4.5								
Extension Activity: L.8.3 RI.11-12.2 I.Kuder Navigator L.6.4 SL.8.2 9.1.8.A.2 Students take an SL.6.1 L.9-10.4 9.1.8.A.3			L.8.1	W.11-12.7				
Extension Activity: 1.Kuder NavigatorL.8.4RI.11-12.4L.6.4SL.8.29.1.8.A.2Students take anSL.6.1L.9-10.4Students take anSL.8.29.1.8.A.3								
Extension Activity: 1.Kuder NavigatorL.6.4SL.8.29.1.8.A.2Career AssessmentSL.6.1L.9-10.49.1.8.A.3								
1.Kuder NavigatorL.6.4SL.8.29.1.8.A.2Career AssessmentSL.6.1L.9-10.49.1.8.A.3	Extension Activity:		L.8.4	кі.11-12.4				
Career AssessmentSL.6.1SL.8.29.1.8.A.3Students take anStudents take an9.1.8.4.5			1.64					
Students take an $12.7^{-10.4}$ $191.8 \Delta 5$	Career Assessment							
	Students take an		SL.6.2	L.9-10.4 SL.9-10.1	9.1.8.A.5			
online career $L.7.4$ $SL.9-10.2$ $9.1.12.A.4$			L.7.4					
SL.7.1 L 11-12.4					9.2.12.C.1			
skills and work				SL.11-12.1				
values. L.8.4 SL.11-12.2 SL.8.1				SL.11-12.2				

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Extension Activity:	RI.6.1	L.8.4	9.1.8.A.2		8.	1.8.A.5
2. Career Choice	RI.6.7	W.8.7	9.1.12.A.3			
Research	SL.6.1	W.8.8	CRP.7			
Students access career	L.6.4	RI.9-10.1	CRP.10			
information online	W.6.7	SL. 9-10.1				
and use the	W.6.8	L.9-10.4				
Occupational Outlook	RI.7.1	W.9-10.7				
Handbook to record	RI.7.7	W.9-10.8				
their findings on a	SL.7.1	RI.11-12.1				
Career Critique Chart.	L.7.4	SL. 11-12.1				
	W.7.7	L.11-12.4				
	W.7.8	W.11-12.7				
	RI.8.1	W.11-12.8				
	SL.8.1					
Extension Activity:	SL.6.1	SL.8.4			0	.1.8.A.3
3. Being an	SL.6.2	SL.8.5	CRP.7		8.	.1.8.A.3
Entrepreneur	SL.6.4	SL.9-10.1	CRP.12			
	SL.6.5	SL.9-10.1 SL.9-10.2	9.2.12.C.6			
Students examine						
entrepreneurial skills	SL.7.1	SL. 9-10.4				
and present new	SL.7.2	SL. 9-10.5				
business ideas to the	SL.7.4	SL.11-12.1				
class.	SL.7.5	SL.11-12.2				
	SL.8.1	SL.11-12.4				
	SL.8.2	SL.11-12.5				
	SL.6.1			6.SP.1		
Extension Activity:	L.6.4		9.1.12.A.6	6.NS.3		
4. Starting a Lawn	SL.7.1		9.2.12.C.6	HSS.IC.B.6		
Care Business				H55.IC.B.0		
Students identify a	L.7.4					
business and figure	SL.8.1					
fixed and variable	L.8.4					
	SL.9-10.1					
costs	L. 9-10.4					
	SL.11-12.1					
	L.11-12.4					
Extension Activity:		W 0 4	9.2.12.C.1			
5. STEM Careers	SL.6.1	W.8.4	CRP.6			
Students explore	W.6.2	SL.9-10.1	CRP.12			
	W.6.4	W.9-10.2	CKF.12			
STEM occupations	SL.7.1	W.9-10.4				
and use creativity and	W.7.2	SL.11-12.1				
problem solving to	W.7.4	W.11-12.2				
make a pencil holder	SL.8.1	W.11-12.4				
from a single sheet of	W.8.2					
paper.	11.0.2					
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Extension Activity: 6. Social Security & Medicare Students read a brief history of Social Security and Medicare and review tax tables for income examples.	RI.6.7 SL.6.1 SL.6.2 RI.7.1 RI.8.1	SL.7.2		6.NS.3 7.RP.3	6.1.12.A.10a 6.1.12.A.10b 6.1.12.C.10a	
Extension Activity: 7. Sales Receipt Analysis Students examine the cost of sales tax for items in their shopping cart.	RI.6.1 RI.6.7 RI.7.1 RI.8.1 RI.9-10.1 RI.11-12.1			6.NS.3 7.RP.3		
Extension Activity: 8. How to Complete a 1040-EZ Income Tax Form Students complete an IRS Form 1040-EZ and examine the equity of progressive tax	RI.6.1 SL.6.1 SL.6.2 RI.7.1 SL.7.1 RI.8.1 SL.8.1 RI.9-10.1 SL. 9-10.1 RI.11-12.1 SL.11-12.			6.NS.3 7.RP.3		
Project Based Learning: 1. My Life: Got Skills?	SL. 6.1 SL.6.2 L.6.4 SL.7.1 SL.7.2 L.7.4 SL.8.1 SL.8.2 L.8.4 SL.9-10.1 SL.9-10.2 SL.9-10.4 L.9-10.4 SL.11-12.1 SL.11-12.2 SL.11-12.4 L.11-12.4		9.1.8.A.2			8.1.8.A.5

Project Based	RI.6.2	L.8.1	CRP.4		8.1.8.A.5
Learning:	RI.6.4	L.8.3	CRP.7		
2. My Life: College	SL.6.1	L.8.4	CRP.10		
or Not?	SL.6.1c	L.8.6	CRP.12		
	SL.6.2				
	SL.0.2	RI.9-10.2	9.1.8.A.2		
	SL.6.3	RI.9-10.4	9.1.8.A.3		
	SL.6.4	SL.9-10.1	9.1.8.A.5		
	L.6.1	SL.9-10.1c	9.1.12.A.3		
	L.6.3	SL.9-10.2	9.2.12.C.1		
	L.6.6	SL.9-10.3			
	L.6.4	SL.9-10.4			
	RI.7.2	L.9-10.1			
	RI.7.4	L.9-10.3			
	SL.7.1	L.9-10.3			
	SL.7.1c	RI.11-12.2			
	SL.7.2	RI.11-12.4			
	SL.7.3	SL.11-12.1			
	SL.7.4	SL.11-12.1c			
	L.7.1	SL.11-12.2			
	L.7.3	SL.11-12.3			
	L.7.4	SL.11-12.4			
	L./.4				
	L.7.6	L.11-12.1			
	RI.8.2	L.11-12.3			
	RI.8.4	L.11-12.4			
	SL.8.1				
	SL.8.1c				
	SL.8.2				
	SL.8.3				
	SL.8.4				
	51.0.4				
	RI.6.1	L.8.1	CRP.4		8.1.8.A.5
Project Based	KI. 0.1			6.NS.3	0.1.0.74.5
	RI64	183	CRP 7		
Learning:	RI.6.4	L.8.3	CRP.7	7.RP.3	
Learning: 3. My Life: Where's	RI.6.7	L.8.4	CRP.12	7.RP.3	
Learning:	RI.6.7 SL.6.1	L.8.4 W.8.1	CRP.12 9.1.8.A.1	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2	L.8.4 W.8.1 W.8.7	CRP.12 9.1.8.A.1 9.1.8.A.7	7.RP.3	
Learning: 3. My Life: Where's	RI.6.7 SL.6.1 SL.6.2 SL.6.3	L.8.4 W.8.1 W.8.7 RI.9-10.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3	L.8.4 W.8.1 W.8.7 RI.9-10.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2 SL.7.3	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2 SL.7.3 SL.7.4	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2 SL.7.3 SL.7.4 SL.7.6	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2 SL.7.3 SL.7.4 SL.7.6 L.7.1	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1 SL.11-12.2	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2 SL.7.3 SL.7.4 SL.7.6 L.7.1 L.7.3	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1 SL.11-12.2 SL.11-12.3	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2 SL.7.3 SL.7.4 SL.7.6 L.7.1 L.7.3 L.7.4	L.8.4 W.8.1 W.8.7 RI.9-10.1 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1 SL.11-12.2 SL.11-12.2 SL.11-12.3 SL.11-12.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2 SL.7.3 SL.7.4 SL.7.6 L.7.1 L.7.3 L.7.4 W.7.1	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1 SL.11-12.2 SL.11-12.3 SL.11-12.4 SL.11-12.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2 SL.7.3 SL.7.4 SL.7.6 L.7.1 L.7.3 L.7.4	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1 SL.11-12.2 SL.11-12.3 SL.11-12.4 SL.11-12.6 L.11-12.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2 SL.7.3 SL.7.4 SL.7.6 L.7.1 L.7.3 L.7.4 W.7.1 W.7.7	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1 SL.11-12.2 SL.11-12.3 SL.11-12.4 SL.11-12.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	$\begin{array}{c} \text{RI.6.7} \\ \text{SL.6.1} \\ \text{SL.6.2} \\ \text{SL.6.3} \\ \text{SL.6.4} \\ \text{SL.6.6} \\ \text{L.6.1} \\ \text{L.6.3} \\ \text{L.6.4} \\ \text{W.6.1} \\ \text{W.6.7} \\ \text{RI.7.1} \\ \text{RI.7.1} \\ \text{RI.7.1} \\ \text{RI.7.4} \\ \text{SL.7.1} \\ \text{SL.7.2} \\ \text{SL.7.3} \\ \text{SL.7.4} \\ \text{SL.7.6} \\ \text{L.7.1} \\ \text{L.7.3} \\ \text{L.7.4} \\ \text{W.7.1} \\ \text{W.7.7} \\ \text{RI.8.1} \end{array}$	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1 SL.11-12.2 SL.11-12.3 SL.11-12.4 SL.11-12.4 SL.11-12.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	RI.6.7 SL.6.1 SL.6.2 SL.6.3 SL6.4 SL.6.6 L.6.1 L.6.3 L.6.4 W.6.1 W.6.7 RI.7.1 RI.7.4 SL.7.1 SL.7.2 SL.7.3 SL.7.4 SL.7.6 L.7.1 L.7.3 L.7.4 W.7.1 W.7.7	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.4 SL.11-12.2 SL.11-12.3 SL.11-12.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	$\begin{array}{c} {\rm RI.6.7} \\ {\rm SL.6.1} \\ {\rm SL.6.2} \\ {\rm SL.6.3} \\ {\rm SL.6.4} \\ {\rm SL.6.6} \\ {\rm L.6.1} \\ {\rm L.6.3} \\ {\rm L.6.4} \\ {\rm W.6.1} \\ {\rm W.6.7} \\ {\rm RI.7.1} \\ {\rm RI.7.1} \\ {\rm RI.7.1} \\ {\rm RI.7.4} \\ {\rm SL.7.2} \\ {\rm SL.7.3} \\ {\rm SL.7.4} \\ {\rm SL.7.6} \\ {\rm L.7.1} \\ {\rm L.7.3} \\ {\rm L.7.4} \\ {\rm W.7.1} \\ {\rm W.7.7} \\ {\rm RI.8.1} \end{array}$	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1 SL.11-12.2 SL.11-12.3 SL.11-12.4 SL.11-12.4 W.11-12.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	$\begin{array}{c} {\rm RI.6.7} \\ {\rm SL.6.1} \\ {\rm SL.6.2} \\ {\rm SL.6.3} \\ {\rm SL.6.4} \\ {\rm SL.6.6} \\ {\rm L.6.1} \\ {\rm L.6.3} \\ {\rm L.6.4} \\ {\rm W.6.1} \\ {\rm W.6.7} \\ {\rm RI.7.1} \\ {\rm RI.7.1} \\ {\rm RI.7.1} \\ {\rm RI.7.4} \\ {\rm SL.7.2} \\ {\rm SL.7.3} \\ {\rm SL.7.4} \\ {\rm SL.7.6} \\ {\rm L.7.1} \\ {\rm L.7.3} \\ {\rm L.7.4} \\ {\rm W.7.1} \\ {\rm W.7.7} \\ {\rm RI.8.1} \end{array}$	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.4 SL.11-12.2 SL.11-12.3 SL.11-12.4	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	$\begin{array}{c} {\rm RI.6.7} \\ {\rm SL.6.1} \\ {\rm SL.6.2} \\ {\rm SL.6.3} \\ {\rm SL.6.4} \\ {\rm SL.6.6} \\ {\rm L.6.1} \\ {\rm L.6.3} \\ {\rm L.6.4} \\ {\rm W.6.1} \\ {\rm W.6.7} \\ {\rm RI.7.1} \\ {\rm RI.7.1} \\ {\rm RI.7.1} \\ {\rm RI.7.4} \\ {\rm SL.7.2} \\ {\rm SL.7.3} \\ {\rm SL.7.4} \\ {\rm SL.7.6} \\ {\rm L.7.1} \\ {\rm L.7.3} \\ {\rm L.7.4} \\ {\rm W.7.1} \\ {\rm W.7.7} \\ {\rm RI.8.1} \end{array}$	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1 SL.11-12.2 SL.11-12.3 SL.11-12.4 SL.11-12.4 W.11-12.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	
Learning: 3. My Life: Where's All My Money? Part	$\begin{array}{c} {\rm RI.6.7} \\ {\rm SL.6.1} \\ {\rm SL.6.2} \\ {\rm SL.6.3} \\ {\rm SL.6.4} \\ {\rm SL.6.6} \\ {\rm L.6.1} \\ {\rm L.6.3} \\ {\rm L.6.4} \\ {\rm W.6.1} \\ {\rm W.6.7} \\ {\rm RI.7.1} \\ {\rm RI.7.1} \\ {\rm RI.7.1} \\ {\rm RI.7.4} \\ {\rm SL.7.2} \\ {\rm SL.7.3} \\ {\rm SL.7.4} \\ {\rm SL.7.6} \\ {\rm L.7.1} \\ {\rm L.7.3} \\ {\rm L.7.4} \\ {\rm W.7.1} \\ {\rm W.7.7} \\ {\rm RI.8.1} \end{array}$	L.8.4 W.8.1 W.8.7 RI.9-10.1 RI.9-10.4 SL.9-10.1 SL.9-10.2 SL.9-10.3 SL.9-10.4 SL.9-10.4 SL.9-10.6 L9-10.1 L.9-10.3 L.9-10.4 W.9-10.1 W.9-10.7 RI.11-12.1 RI.11-12.1 SL.11-12.2 SL.11-12.3 SL.11-12.4 SL.11-12.4 W.11-12.1	CRP.12 9.1.8.A.1 9.1.8.A.7 9.1.12.A.10 9.1.12.A.11 9.1.12.A.12 9.1.12.B.7	7.RP.3	

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Unit 2:	Objectives:	RI.6.2	SL.8.4	9.1.8.B.2	6.NS.3	
Saving, Investing	The students will	RI.6.4	L.8.1		7.RP.3	
and Risk	• Identify the benefits of	RI.6.7	L.8.3	9.1.8.B.4		
Management	saving a portion of	SL.6.1	L.8.4	9.1.8.B.11		
	income for future use.	SL.6.4	W.8.2d	9.1.12.B.1		
Lessons:	• Explain short- and long-	L.6.1	RI.9-10.4	9.1.12.B.2		
1)Saving and	term saving options.	L.6.3	SL.9-10.1	9.1.12.B.3		
Investing	• Explain some of the	L.6.4	SL.9-10.4	9.1.12.B.4		
2)Managing Risk	advantages and	W.6.2d	L.9-10.1	9.1.8.D.1		
, , , , , , , , , , , , , , , , , , , ,	disadvantages of various	RI.7.2	L.9-10.3	9.1.8.D.2		
Overview:	saving and investing	RI.7.4	L.9-10.4	9.1.8.D.3		
	options.	SL.7.1	W.9-10.2d	9.1.8.D.4		
Students explore and	-	SL.7.4	RI.11-12.4	9.1.12.D.1		
compare saving and	• Assess personal risk and	L.7.1	SL.11-12.1	9.1.12.D.3		
investing options as part of their overall	risk management.	L.7.3	SL.11-12.4	9.1.12.D.5		
		L.7.4	L.11-12.1	9.1.12.D.6		
financial planning.	Concepts: Benefits, Goals,	W.7.2d	L.11-12.3	9.1.12.D.7		
They also examine	Interest, Saving, Savings,	RI.8.4	L.11-12.4	9.1.12.D.9		
risk and how	Investment, Opportunity	SL.8.1	W.11-12.2d	9.1.12.D.10		
insurance may help	cost, Risk			9.1.8.G.1		
protect savings from				9.1.8.G.2		
both planned and				9.1.8.G.3		
unplanned events.	Skills: Active listening,			9.1.8.G.4		
	brainstorming, comparing,			CRP1		
	critical thinking and			CRP3		
	reasoning, collaboration,			CRP12		
	decision making, following					
	directions, information					
	literacy, math computation,					
	reading for information, self-					
	direction, speaking and					
	listening, teamwork,					
	summary writing.					
Extension Activity:		RI.6.1	SL.7.2			
1. Understanding		RI.6.2	RI.8.1	CRP.12		
College Costs and		RI.6.7	W.8.7			
the FAFSA.		W.6.7	SL.8.1			
The FAFSA form is		SL.6.1	RI.9-10.1			
used to evaluate the		SL.6.2	SL.9-10.1			
student's and parents'		RI.7.1	W.9-10.7			
ability to pay for		W.7.7	SL.11-12.1			
college.		SL.7.1	W.11-12.7			
0		51.7.1	W.11-12.7			
Extension Activity:		RI.6.1	L.8.4			
2. Understanding		RI.6.1 RI.6.7	L.8.4 SL.8.1	02801		
Stock Quotes				9.2.8.D.1		
Students use the		L.6.4	W.8.7	9.1.8.D.3		
information found in a		SL.6.1	W.8.8	9.1.12.D.1		
sample stock quote	1	W.6.7	RI.9-10.1	9.1.12.D.3		
table to analyze a		W.6.8	L.9-10.4	9.1.12.D.5		
stock portfolio.		RI.7.1	SL.9-10.1	9.1.12.D.7		
stock portiono.		RI.7.7	W.9-10.7	9.1.12.D.9		
		L.7.4	W.9-10.8	9.1.12.D.10		
		SL 7.1	RI.11-12.1	9.1.12.D.13		
		W.7.7	L.11-12.4			
		W.7.8	SL.11-12.1			
		RI.8.1	W.11-12.7			
			W.11-12.8			
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Extension Activity:	SL.6.1	9.1.8.D.3		
3. Roth IRAs: Teens	L.6.4	9.1.8.D.4		
and Retirement		9.1.12.D.3		
Savings		9.1.12.D.5		
With earned income,		9.1.12.D.7		
students can invest	L.8.4	9.1.12.D.10		
and watch their	SL.9-10.1	9.1.12.D.15		
savings grow from	L. 9-10.4			
retirement.	SL.11-12.1			
retirement.	L. 11-12.4			
	L. 11-12.4			
	DT <i>i i i</i>	9.1.8.D.3	6.RP.3c	8.1.12.A.1
Extension Activity:	K1.0.1	9.1.8.D.4	6.NS.3	
4. Compound	SL.0.1	9.1.0.D.4	7.RP.3	
Interest and the Rule		J.1.12.D.1	8.F.1	
	SL 64	9.1.12.D.J	0.1.1	
of 72	RI.7.1	9.1.12.D.5		
Students use an online	SL.7.1	9.1.12.D.9		
compound interest	SL.7.1	9.1.12.D.10		
calculator to	SL./.4	CRP.12		
determine the growth	K1.0.1	CIXI .12		
of investments with	SL.8.1			
	SL.8.4			
varying interest rates	SL.9-10.1			
and time horizons.	SL.9-10.4			
	SL.11-12.1			
	SL.11-12.4			
Extension Activity				
5. Junior	RI.6.1			8.1.8.A.5
Achievement Save,	L 6 4	9.1.8.G.2		
USA "Risk and	RI.7.1	9.1.8.G.3		
	IXI./.I	9.1.8.G.4		
Insurance" online	L./.+	9.1.12.G.1		
This interactive lesson	K1.0.1			
helps students define		9.1.12.G.2		
risk, common		9.1.12.G.3		
insurance terms, and	L.9-10.4	9.1.12.G.5		
the different types of	RI.11-12.1			
insurance.	L.11-12.4			
L	1		1	

Project Based		RI.8.4		HSS.MD.B.5B	
Learning:				6.NS.3	
1. My Life: Pay	SL.6.1			7.RP.3	
Myself First?			9.1.8.A.6		
			9.1.8.B.2		
			9.1.8.B.3		
			9.1.8.B.4		
			9.1.8.B.7		
	W.6.5	W.8.8	9.1.8.B.11		
	W.6.7	W.8.9	91.8.C.2		
	W.6.8	RI.9-10.4	9.1.8.D.1		
			9.1.8.D.2		
	RI.7.4	SL.9-10.4	9.1.8.D.3		
	SL.7.1	L.9-10.4	9.1.8.D.4		
			9.1.12.A.3		
			9.1.12.A.9		
	L.7.4	W.9-10.5	9.1.12.B.1		
			9.1.12.B.2		
			9.1.12.B.3		
			9.1.12.B.4		
			9.1.12.B.8		
			9.1.12.C.1		
			9.1.12.C.2		
			9.1.12.D.1		
			9.1.12.D.3		
			9.1.12.D.4		
			9.1.12.D.5		
			9.1.12.D.7		
			9.1.12.D.8		
			9.1.12.D.9		
			9.1.12.D.10		
			9.1.12.E.2		
			9.1.12.1.2		
Project Based	SL.6.1		CRP.1		
Learning:	GT ()	L.8.1	CRP.7		
2. My Life:	GT ()	L .0.5	CRP.12		
Insurance Too?	GT 6 5	L.0.4			
		vv .0.7	9.1.8.G.1		
		W.0.0	91.8.G.2		
		SL.)-10.1	9.1.8.G.3		
		5L.)-10.4	9.1.12.G.1		
		SL.)-10.5	9.1.12.G.2		
		SL.9-10.0	9.1.12.G.3		
		L.)-10.1	9.1.12.G.4		
	SL.7.1	L.9-10.3			
	SL.7.2	L.9-10.4			
	SL.7.4	W.9-10.7			
	SL.7.5	W.9-10.8			
	SL.7.6	SL.11-12.1			
	L.7.1	SL.11-12.4			
	L.7.3	SL.11-12.5			
	L7.4	SL.11-12.6			
	W.7.7	L.11-12.1			
	W.7.8 SL.8.1	L.11-12.3			
	SL.8.4	L.11-12.4			
	SL.8.5	W.11-12.7			
	01.0.6	W.11-12.7 W.11-12.8			
		**.11-12.0			
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Unit 3:	Objectives:	RI.6.7	L.8.2	9.1.8.A.6	6.NS.3		
Debit and Credit	The students will	SL.6.1	L.8.3	9.1.8.B.1			
	• Define financial	SL.6.2	L.8.4 L.8.6	9.1.8.B.8			
Lessons:	institutions and identify the services they provide.	L.6.1 L.6.2	L.8.6 W.8.1	9.1.8.B.9 9.1.8.B.10			
1)Banking Partners	 Examine debit and credit 	L.6.2 L.6.3	W.8.4	9.1.8.B.11			
2)Personal Spending	• Examine debit and credit cards and their use.	L.6.3 L.6.4	W.8.7	9.1.12.B.1			
3)Savvy Shopping		L.6.6	SL.9-10.1	9.1.12.B.1 9.1.12.B.9			
4)Managing Credit	common pitfalls of credit	W.6.1	L.9-10.1	9.1.8.C.1			
	cards.	W.6.4	L.9-10.1 L.9-10.2	9.1.8.C.2			
Overview:	• Explain the benefits of	W.6.7	L.9-10.4	9.1.8.C.4			
Students compare	debit cards.	SL.7.1	L.9-10.6	9.1.8.C.6			
financial institutions	• Define credit score and	SL.7.2	W.9-10.1	9.1.8.C.8			
and their services.	describe how it influences		W.9-10.4	9.1.12.C.1			
Through discussion	the ability to get credit	L.7.2	W.9-10.7	9.1.12.C.6			
and a game activity,	and borrow money.	L.7.3	SL.11-12.1	9.1.8.E.1			
they also weigh the		L.7.4	L.11-12.1	9.1.8.E.2			
advantages and	Concepts: Banking, Credit,	L.7.6	L.11-12.2	9.1.8.E.4			
disadvantages of debit and credit. Students	Credit reports, Credit score,	W.7.1	L.11-12.4	9.1.8.E.5			
also examine the role	Debit, Debt, Deposit	W.7.4	L.11-12.6	9.1.8.E.7			
that credit scores and	insurance, Financial	W.7.7	W.11-12.1	9.1.12.E.2			
credit reporting have	responsibility, Identity theft,	SL.8.1	W.11-12.4				
on personal finances.	Interest, Loans, Payment	L.8.1	W.11-12.7				
on personal mances.	methods						
	Skills: Comprehension and						
	collaborative learning,						
	critical thinking and						
	reasoning, information						
	literacy, inquiry, speaking						
	and listening, research						
	strategies, self-direction,						
	small group discussion,						
	vocabulary acquisition						
Extension Activity:		RI.6.1		9.1.8.B.8	6.NS.3		
1. Checks and		L.6.4		9.1.8.B.9			
Checking Accounts							
Students practice		RI.7.1 L.7.4					
check writing and		RI.8.1					
keep a check register		L.8.4					
to track their checks,		L.9-10.4					
deposits, withdrawals		L.11-12.4					
and automatic							
electronic payments.							
		DI C 1					
Extension Activity:		RI.6.1		9.1.8.C.3	6.NS.3		
2. Installment Debt Students become		SL.6.2 W.6.1b		9.1.8.C.4			
aware that an		W.6.10 W.6.1c		9.1.8.C.5			
installment debt can		w.6.1c RI.7.1		9.1.8.E.1			
be considerably		SL.7.2		9.1.8.E.4			
greater than the		W.7.1b		9.1.12.C.3			
original purchase		W.7.1c		9.1.12.D.5			
price of an item.		RI.8.1		9.1.12.E.4			
r		W.8.1b					
		W.8.1c					
		RI.9-10.1					
		RI.11-12.1					

Extension Activity:			6.NS.3	
3. Rent or Home	RI.6.4	9.1.8.E.4	7.RP.3	
Ownership	SL.6.1	9.1.12.B.1		
Students compare the		9.1.12.B.8		
benefits and		9.1.12.E.2		
		9.1.12.E.2		
responsibilities that	RI.7.4			
come with renting or	SL.7.1			
owning a home.	L.7.4			
	RI.8.1			
	SL.8.1			
	L.8.4			
	RI.9-10.1			
	SL. 9-10.1			
	L.9-10.4			
	RI.11-12.1			
	SL. 11-12.1			
	L.11-12.4			
	RI.6.1	9.1.8.E.1		
Extension Activity:				
4. Leasing vs. Buying		9.1.8.E.4		
a Car		9.1.12.E.2		
Students assess the		9.1.12.E.3		
pluses and minuses of	W.6.7			
leasing or buying a	RI.7.1			
car.	L.7.4			
cai.	SL.7.1			
	W.7.7			
	RI.8.1			
	L.8.4			
	SL.8.1			
	W.8.7			
	L.9-10.4			
	SL.9-10.1			
	W.9-10.7			
	L.11-12.4			
	SL.11-12.1			
	W.11-12.7			
	W.11-12.7			
		0 1 10 0 5		
Extension Activity:		9.1.12.C.5		
5. Identity Theft	SL 6 1	9.1.8.B.10		
	SL 64	9.1.8.E.1		
Students learn about	SI 65	9.1.8.E.2		
steps they can take to	RI.7.1	9.1.8.E.7		
help protect their	KI./.1	9.1.12.E.7		
payment cards and	SL./.1	9.1.12.E.8		
personal identity from	51.7.7	9.1.12.E.10		
theft.	51.7.5	9.1.12.E.10		
	RI.8.1			
	SL.8.1			
	SL.8.4			
	SL.8.5			
	RI.9-10.1			
	SL.9-10.1			
	SL.11-12.1			

Project Based	SL.6.1	L.8.1	CRP.1			
Learning:	SL.6.2	L.8.3	CRP.3			
1. My Life: Financial	SL.6.4	L.8.4	CRP.12			
Institutions	SL.6.6	W.8.7	9.1.8.B.11			
	L.6.1	SL.9-10.1	9.1.8.C.2			
	L.6.3	SL.9-10.4	9.1.8.E.5			
	L.6.4	SL9-10.6	9.1.12.B.1			
	W.6.7	L.9-10.1	9.1.12.B.9			
	SL.7.1	L.9-10.3	9.1.12.B.10			
	SL.7.2	L.9-10.4	9.1.12.C.1			
	SL.7.2 SL.7.4	W.9-10.7	9.1.12.E.2			
	SL.7.6	SL.11-12.1	9.1.12.E.2 9.1.12.E.3			
	L.7.1	SL11-12.1 SL11-12.4	9.1.12.E.J			
	L./.1 L.7.2					
	L.7.3 L.7.4	SL.11-12.6				
	L./.4	L.11-12.				
	W.7.7	L.11-12.3				
	SL.8.1	L.11-12.4				
	SL.8.2	W.11-12.7				
	SL.8.4					
	SL8.6					
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Project Based	RI.6.7		9.1.8.B.1	6.NS.3		
Learning:	SL.6.1		9.1.8.B.9	7.RP.3		
2. My Life: Cost of	L.6.4		9.1.8.C.1			
Credit	W.6.7		9.1.8.C.2			
	SL7.1		9.1.8.C.5			
	L.7.4		9.1.8.E.1			
	W.7.7		9.1.8.E.5			
	SL.8.1		9.1.12.B.1			
	L.8.4		9.1.12.B.8			
	W.8.7		91.12.C.1			
	SL.9-10.1					
	L.9-10.4					
	W.9-10.7					
	SL.11-12.1					
	L.11-12.4					
	W.11-12.7					
		L.8.4				
Project Based	RI.6.4	L.8.4 RI.9-10.4	CRP.1			
Learning:	RI.6.7		CRP.3			
3. My Life: My	SL.6.1	SL.9-10.1	CRP.7			
Credit Score	SL.6.4	SL.9-10.4	CRP.10			
	SL6.6	SL.9-10.6	9.1.8.B.10			
	SL.6.7	SL.9-10.7	9.1.8.C.8			
	L.6.4	L.9-10.4				
	RI.7.4	RI.11-12.4	9.1.8.E.1			
	SL.7.1	SL.11-12.1	9.1.8.E.2			
	SL.7.4	SL11-12.4	9.1.8.E.7			
	SL.7.4 SL.7.6	SL.11-12.6	9.1.12.B.1			
	SL.7.0 SL.7.7	SL.11-12.7	9.1.12.E.2			
	SL.7.7 L.7.4	L.11-12.4				
			1			
	RI.8.4					
	SL.8.1					
	SL.8.1 SL.8.4					
	SL.8.1					

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Unit 4: Budget+	Objectives:	RI.6.1		9.1.8.A.6	6.NS.3		
Lessons:	The students will	RI.6.7		9.1.8.A.7	7.RP.3		
1)Think Before you	• Categorize spending by	SL.6.1		9.1.12.A.3			
Spend	needs and wants.	L.6.1		9.1.12.A.9			
2)What is a Budget	• Compare teen and adult	L.6.3		9.1.8.B.2			
3)Using a Budget	spending patterns.	L.6.4		9.1.8.B.3			
- / 8 8	• Determine which	RI.7.1		9.1.8.B.7			
0	categories belong in a	SL.7.1		9.1.12.B.1			
Overview:	budget.	L.7.1		9.1.12.B.3			
Students recognize	• Relate the need to save	L.7.3		9.1.12.B.4			
the importance of	money to meet goals.	L.7.4		9.1.12.B.6			
spending wisely to	 Prepare a budget using 	RI.8.1		9.1.8.D.1			
achieve financial	goals and income.	SL.8.1		9.1.8.D.2			
success and the value	gouis and meetine	L.8.1		9.1.12.D.4			
of creating and		L.8.3		9.1.8.E.1			
maintaining a budget.	Concepts: Wants and needs,	L.8.4		9.1.8.E.4			
	Goal setting, Impulse buying,	SL.9-10.1		9.1.12.E.2			
	Budgets, Categorizing	L.9-10.1		9.1.12.E.3			
	spending	L.9-10.4		J.1.12.11.5			
	Skills: Active listening,	SL.11-12.1					
	critical thinking, self-	L.11-12.1					
		L.11-12.4					
	knowledge, self-reflection,	L.11-12.7					
	math computation, reading,						
	working in pairs and teams,						
	and interpreting and working						
	with data						
Extension Activity:		RI.6.1		01016			
1. Sample Budgets		SL.6.1		9.1.8.A.6			
Students practice		RI.7.1		9.1.8.E.1			
preparing budgets and		SL.7.1		9.1.8.E.4			
making budgeting		RI.8.1		9.1.12.A.9			
decisions. They work		SL.8.1		9.1.12.B.4			
in teams, pairs or		SL.9-10.1					
individually.		SL.11-12.1					
		52.11 12.1					
T (1 1 1 1							
Extension Activity:		RI.6.1	RI.8.1	9.1.8.A.2	7.RP.3		
2. Personal Budget		RI.6.7	W.8.7	9.1.8.A.3			
Through discussion		W.6.7	SL.8.1	9.1.8.A.4			
and research, students		SL.6.1	SL.9-10.1	9.1.8.A.5			
recognize the need for		RI.7.1	SL.11-12.1	9.1.8.A.6			
responsible spending		W.7.7	RI.11-12.1	9.1.8.B.2			
and the benefit of		SL.7.1	RI.11-12.7	9.1.8.B.7			
budgeting			KI .11 ⁻ 12.7	9.1.8.E.1			
				9.1.8.E.4			
				9.1.12.A.3			
				9.1.12.B.4			
			1	9.1.12.B.6			
			1				
			1				
Extension A at-			1				
Extension Activity:		RI.6.1	CT 0 1				
3.Paying for Post-		SL.6.1	SL.8.1	9.1.8.A.2			
Secondary		SL.6.4	SL.8.4	9.1.12.A.4			
Education		L.6.4	L.8.4	9.1.12.E.2			
Students see that		RI.7.1	SL.9-10.1	9.1.12.E.3			
education after high		SL.7.1	SL.9-10.4				
school is an		SL.7.1 SL.7.4	L.9-10.4				
investment in their		SL.7.4 L.7.4	SL.11-12.1				
futures. They explore		L.7.4 RI.8.1	SL.11-12.4				
options to pay for		N1.0.1	L.11-12.4				
higher education.			1				
	I	1	1	1	L	1	

					,	
Project Based		SL.8.1	9.1.8.A.1			
Learning:		SL.8.2	9.1.8.A.2			
1. My Life: "Riches		SL8.4	9.1.8.A.3			
to Rags"Not Me!	L.6.1	L.8.1	9.1.8.A.4			
	L.6.3	L.8.3	9.1.8.A.5			
		L.8.4	9.1.8.A.6			
		W.8.7	9.1.8.B.4			
	SL.7.1	SL.9-10.1	9.1.8.B.5			
	SL.7.2	SL.9-10.4	9.1.8.B.7			
	SL.7.4	L.9-10.1	9.1.8.C.9			
	L.7.1	L.9-10.3	9.1.8.C.10			
		L.9-10.4	9.1.8.D.1			
		W.9-10.7	9.1.8.D.2			
		SL.11-12.1	9.1.8.D.3			
		SL.11-12.4	9.1.8.E.1			
		L.11-12.1	9.1.8.E.4			
		L.11-12.3	9.1.8.G.1			
		L.11-12.4	9.1.12.A.3			
			9.1.12.A.9			
			9.1.12.B.2			
			9.1.12.B.3			
			9.1.12.B.4			
			9.1.12.C.9			
			9.1.12.D.3			
			9.1.12.D.4			
			9.1.12.D.5			
			9.1.12.D.9			
			9.1.12.D.11			
			9.1.12.D.15			
			9.1.12.E.2			
			9.1.12.E.9			
			9.1.12.E.9 9.1.12.G.1			
			9.1.12.0.1			
Project Based	SL.6.1	SL.8.1	9.1.8.A.6			
Learning:		SL.8.4	9.1.8.D.1			
2. My Life: Income-		L.8.4	9.1.8.D.2			
Expenses=Reality		W.8.7	9.1.8.E.1			
	W.0.7	SL.9-10.1	9.1.8.E.4			
	51.7.1	SL.9-10.4	9.1.12.B.1			
	SL./.+	L.9-10.4	9.1.12.B.4			
	L./.+	W.9-10.7	9.1.12.D.4			
		SL11-12.1	9.1.12.D.9			
		SL.11-12.4	9.1.12.E.2			
		L.11-12.4				
		W.11-12.7				1
						1
		GT O I		6.NS.3		
.		SL.8.1	9.1.8.A.6	0.10.3		
Project Based	SL.6.4	SL.8.4	9.1.8.B.2			
Learning:	L 6 4	L.8.4	9.1.8.B.7			
My Life: In Control	SL7 1	SL.9-10.1	9.1.8.B.8			
Of My Money	SL 7.4	SL.9-10.4	9.1.8.D.1			1
	L.7.4	L.9-10.4	9.1.8.D.2			1
		SL.11-12.1	9.1.8.D.5			1
		SL.11-12.	9.1.8.E.1			1
		L.11-12.4	9.1.8.E.4			1
			9.1.8.E.6			1
			9.1.12.B.2			1
			9.1.12.B.2 9.1.12.B.4			1
						1
						1
			7.1.12.D.9			
			9.1.12.D.4 9.1.12.D.5 9.1.12.D.9			

Unit 5:	Objectives:	RI.6.1	L.8.2	CRP.1		
	The students will	SL.6.1	L.8.3	CRP.2		
Debriefing		L.6.1	W.8.1	CRP.3		
U U	• Create a family budget using hypothetical life	L.6.2	W.8.2	CRP.5		
Overview:	situations.	L.6.3	W.8.4	CRP.6		
Students participate in			W.8.7	CRP.11		
the JA Finance Park	• Make saving and investment decisions.	W.6.2	W.8.8	9.1.8.A.1		
simulation. They put		W.6.4	W.8.9	9.1.8.A.2		
nto action all they	• Reflect on their		RI.9-10.1	9.1.8.A.4		
have learned in the	simulation experience.		SL.9-10.1	9.18.A.5		
classroom by making	Concepts: Budget,		L.9-10.1	9.1.8.A.6		
mportant spending	Expenses, Income, Needs,		L.9-10.2	9.1.8.A.7		
	Savings, Taxes, Wages,		L.9-10.3	9.1.8.B.1		
	Wants	L.7.1 L.7.2	W.9-10.2 W.9-10.4	9.1.8.B.2 9.1.8.B.3		
balanced budget.		L.7.2 L.7.3	W.9-10.4 W.9-10.7	9.1.8.B.4		
Following their		W.7.1	W.9-10.7 W.9-10.8	9.1.8.B.5		
	Skills: Active listening,	W.7.2	W.9-10.9	9.1.8.B.7		
	critical thinking,		SL.11-12.1	9.1.8.B.8		
	interpersonal		L.11-12.1	9.1.8.B.9		
	communication, math		L.11-12.2	9.1.8.B.11		
	computation, self-reflection,		L.11-12.3	9.1.8.C.2		
	teamwork	RI.8.1	W.11-12.2	9.1.8.C.3		
		SL.8.1	W.11-12.4	9.1.8.C.4		
		L.8.1	W.11-12.7	9.1.8.C.5		
			W.11-12.8	9.1.8.C.7		
			W.11-12.9	9.1.8.C.8		
				9.1.8.D.1		
				9.1.8.D.2		
				9.1.8.D.3		
				9.1.8.D.4		
				9.1.8.D.5		
				9.1.8.E.1 9.1.8.E.3		
				9.1.8.E.4		
				9.1.8.E.5		
				9.1.8.E.6		
				9.1.12.A.1		
				9.1.12.A.3		
				9.1.12.A.9		
				9.1.12.B.1		
				9.1.12.B.2		
				9.1.12.B.3		
				9.1.12.B.4		
				9.1.12.B.5		
				9.1.12.B.6		
				9.1.12.B.7		
				9.1.12.B.8		
				9.1.12.B.10		
				9.1.12.C.1		
				9.1.12.C.4		
				9.1.12.D.1 9.1.12.D.3		
				9.1.12.D.3 9.1.12.D.4		
				9.1.12.D.4 9.1.12.D.5		
				9.1.12.D.3 9.1.12.D.7		
				9.1.12.D.7 9.1.12.D.8		
				9.1.12.D.9		
				9.1.12.D.10		
				9.1.12.D.15		
				91.12.E.1		
				91.12.E.1		

		r			
			Unit 1		
JA New Jersey	Objective: Continue		9.1.12.A.5		
Educator	classroom instruction on		9.1.12.A.13		
Supplement	suggested topics.		9.1.12.F.3		
			Unit 2		
			9.1.12.A.7		
			9.1.12.D.14		
			9.1.12.A.2		
			9.1.12.D.12		
			9.1.12.D.12		
			9.1.12.F1		
			9.1.12.F2		
			9.1.12.F4		
			9.1.12.G.6		
			9.1.12.G.7		
			Unit 3		
			9.1.12.A.8		
			9.1.12.C.7		
			9.1.12.C.8		
			9.1.12.E.6		
			9.1.12.E.9		
			J.1.12.L.J		
			Unit 4		
			9.1.12.E.5		
			9.1.12.E.J		
			Unit 5		
			9.1.12.D.2		

JA Finance Park Educator Supplement

The following research questions, guided discussion prompts and student activities are designed to supplement the JA Finance Park curriculum to support the New Jersey 9.1 Standard. The suggested time for each activity is flexible, and is intended to enhance all units of the curriculum guide (Required Lessons and Extension Activities). Please see the JA Finance Park Curriculum Correlations Guide for further direction on how the curriculum aligns with the 9.1 Standard.

Unit 1: Income

9.1.12.A.5

Research question: Have your class examine time periods throughout history such as the Industrial Revolution or Great Depression. How did the economic condition of a time period (such as the late 1920s / early 1930s) affect the labor market?

- Discuss Child Labor Laws and how that gave rise to the unions.
- Internet Research: Triangle Shirtwaist Fire http://www.history.com/topics/triangle-shirtwaist-fire
- Examine and discuss changes in the labor market during World War I and II.
- Discuss post-war economic impact.

9.1.12.A.13

Discussion Prompt: Define and discuss - what is collective bargaining? *Definition: negotiation of wages and other conditions of employment by an organized body of employees.*

Research question: Have students research different labor/trade unions in the United States, such as police, teachers, etc. Research and analyze how collective bargaining impacts benefits and income for group members.

- What are Pros and Cons of collective bargaining units?
- Compare the role of unions today to that of unions in the 1900s.
- Define OSHA and its role in the workplace.
- Did OSHA take the place of workplace safety that the unions once provided?

9.1.12.F3

Continued Discussion: Unit 1, Page 36 – Lesson 3. (Page 12 in JA Finance Park Student Workbook.)

- Look at the list of federally supported programs on Page 12 in the student workbook.
- Each student should select one and research how it is funded.
- Discuss how citizen decisions (such as voting) can affect the funding of these programs. How (if at all) has governmental funding changed over the last 20 years for this program?

Research Question: Discuss Social Security and America's dependency on it.

- Have students define "Solvency" and "Insolvency." Discuss the solvency or insolvency of Social Security in the US.
- How could changes in Social Security affect future retirement goals?



Unit 2: Saving, Investing and Risk Management

9.1.12.A.7

Discussion Prompt: Ask the class if they can list any other ways to earn income outside of a job or investing in the stock market.

• For example, investing in businesses or owning rental properties. You do not work there but invest money expecting to get money in return. What is the risk? How else can we get income through investments?

Research Question: Have the class research Shark Tank investments. Have any of them failed or succeeded? What was the risk involved for investors?

9.1.12.D.14

Research Question: Is there tax on earned income (Capital Gains Tax)? How do taxes affect the rate of return on these investments? What is the current rate?

- If you invest \$10,000 in a business, and you earn \$25,000, what is your net gain after taxes? (Use fictional chart below)
- Fictional Tax Rate Chart:

Gains	Rate
Up to \$9,999	5%
\$10,000 to \$29,999	10%
\$30,000 to \$50,000	15%

9.1.12.A.2

Discussion Question: Have the class research examples of non-taxable income. Show of hands – has anyone received a gift for which they did not need to pay income tax? For example – birthday gifts!

9.1.12.D.12

Research Question: Compare and contrast government financial regulation in the year 2000 vs regulation in 2017. What regulation was in place leading up to the housing market bubble burst in 2007/2008? What role did lending institutions play in this financial crisis? What has changed since then?

- Outline the causes of the 2007/08 housing market collapse.
- Research the requirements of a specific lender/bank in the years 2004 through 2007 vs now.
- Research the foreclosure rate in the students' hometown in 2007/2008 compared to now.



9.1.12.F1 / 9.1.12.F2 / 9.1.12.F4

Guest Speaker Suggestion: Invite a Financial Planner into the classroom to discuss the following topics. *Contact JA Staff for suggestions or referrals.*

- What effects could a country's economic system have on building personal wealth? Discuss the impact of a tax increase/decrease on personal wealth.
- Discuss the impact of emerging global economic events on financial planning.
- Talk about the importance of a Will and the implications of passing away without having one.

9.1.12.G.6

Research Question / Discussion: Ask the students – what are the risks of not having health insurance? What is a situation where someone may need self-insurance? Examples:

- Entrepreneurs. Someone who leaves the workforce to start their own business.
- Traveler's Insurance. Someone who gets extra insurance when they are traveling outside the country.

9.1.12.G.7

Research Question / Discussion: Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.

- Research and define: Family Medical Leave Act, Social Security Disability Insurance, Medicare, Medicaid.
- Examine and discuss the differences what would qualify an individual for each of the different types of government assistance?

Unit 3: Debit and Credit

9.1.12.A.8

Research Question: Have the class research different forms of currency. Discuss how currency is used to exchange goods and services in different areas of the world.

• For example, in northern Italy, Parmigiano-Reggiano cheese is still used as an acceptable repayment for loans.

9.1.12.C.7 / 9.1.12.C.8

Research Question: Have the class research the below terms: predatory lending, balloon mortgages, predatory loans. Discuss what tactics might be used by a seller engaging in predatory lending. Can the class list any examples of where you might encounter untrustworthy offers?

Direct students to the NJ Division of Consumer Affairs website: <u>http://www.njconsumeraffairs.gov/</u>

• What protections are in place for NJ consumers? (i.e. NJ Lemon Law)



JA Finance Park®

9.1.12.E.6

Continued Discussion: Unit 3, Page 55 – Extension Activity "Rent or Home Ownership". (Page 63 in JA Finance Park Student Workbook.)

Have students complete page 63 in Student Workbook (Extension Activity #3). Ask the students to analyze the contract for *essential components* of the agreement. What are the agreed upon terms, deposit, interest rate, term of the agreement?

9.1.12.E.9

Research Question: Have the students research credit report examples online. Analyze the credit report and ask - what is a situation where you might need a credit counselor? Research what a credit counselor is. When would someone need to call one?

Unit 4: Budget +

9.1.12.E.5

Research Question / Discussion: Have the students research and evaluate business practices of their favorite brands. Students should choose a brand, company or store and look into the following:

- What is their company mission statement?
- Have the students find the definition of "CSR"
 - Does this brand/company have business practices that benefit society? Examples include environmental practices, philanthropy, diversity and inclusion in their hiring...
- Ask students to share if their findings change how they feel about the brand (positive or negative).

Unit 5: Debriefing – After the Simulation

9.1.12.D.2

Continued Discussion: Distribute Student Budget Report from the Field Trip Simulation / Final Budget Review from Virtual Simulation.

Have the class review their fictional net monthly income from the Simulation to assess how inflation can impact a salary.

- Have the students research the definition of inflation.
- Direct students to an inflation calculator. Estimate how much their salary will need to increase over the course of the next year to keep pace with inflation.
- Inflation Calculator https://data.bls.gov/cgi-bin/cpicalc.pl
- Discuss: How will inflation affect your lifestyle based on your fictional scenario from the Finance Park Simulation? Did your fictional persona include career advancement opportunities?

