

A Correlation:  
**NEW JERSEY**  
Academic Standards  
and  
Junior Achievement  
Capstone Programs



Updated September 2022  
Common Core State Standards Included  
[2020 Career Readiness, Life Literacies, and Key Skills standards](#)

Junior Achievement USA®  
One Education Way  
Colorado Springs, CO 80906  
[www.ja.org](http://www.ja.org)

# Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the New Jersey Social Studies Framework. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

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

*JA BizTown Adventures* is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

*JA Finance Park* lessons address fundamental financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually in the classroom,

*JA Finance Park* Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

*JA Finance Park* Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

# JA Finance Park Advanced

| Unit Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Social Studies Standards                                                                                                                                                                                                                                                                                                                                                                                                                | Career Readiness, Life Literacies and Key Skills Standards                                                                                                                                                                                                                                                                                                                                                                                                                  | English Language Arts                                                                                                                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Theme 1: Employment and Income</b><br><b>Foundation 1 Career Cluster</b><br>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway<br><b>Objectives:</b><br><b>Students will:</b> <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> | NA                                                                                                                                                                                                                                                                                                                                                                                                                                      | 9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.<br>9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.<br>9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills. | RI.9-10. 1,4<br>W.9-10. 2,4,6,7,8<br>SL 9-10. 1,2,4,5,6<br>L 9-10. 1- 6<br><br>RI.11-12. 1,4<br>W.11-12. 2,4,6,7,8<br>SL 9-10. 1,2,4,5,6<br>L 11-12. 1- 6 |
| <b>Theme 1 Foundation 2 Net Income</b><br>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.<br><b>Objectives:</b><br><b>Students will:</b> <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>                                                | Economics, Innovation and Technology: Exchange and Markets 12<br>Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities.<br>6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health. | 9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.                                                                                                                                                                                                                                                                                                                                                              | RI.9-10. 1,4<br>SL 9-10. 1,2,4,5,6<br>L 9-10. 1- 6<br><br>RI.11-12. 1,4<br>SL 9-10. 1,2,4,5,6<br>L 11-12. 1- 6                                            |

# JA Finance Park Extension Activities

| Extension Activity Description                                                                                                                                                    | Common Core English/Language Arts                                                                                          | Common Core Math | NJ 21st-Century Life & Career |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|------------------|-------------------------------|
| <b>Unit 4: Budget +</b><br><b>1. Sample Budgets</b><br>Students practice preparing budgets and making budgeting decisions. They work in teams, pairs, or individually.            | RI.6.1<br>SL.6.1<br><br>RI.7.1<br>SL.7.1<br><br>RI.8.1<br>SL.8.1<br><br>SL.9-10.1<br>SL.11-12.1                            |                  | 9.2.12.A.8                    |
| <b>2. Personal Budget</b><br>Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.                                  | RI.6.1<br>W.6.7<br>SL.6.1<br><br>RI.7.1<br>W.7.7<br>SL.7.1<br><br>RI.8.1<br>W.8.7<br>SL.8.1<br><br>SL.9-10.1<br>SL.11-12.1 | 7.RP.3           |                               |
| <b>3. Paying for Postsecondary Education</b><br>Students see that education after high school is an investment in their future. They explore options to pay for higher education. | RI.6.1<br>SL.6.1<br>L.6.4<br><br>RI.7.1<br>SL.7.1<br>L.7.4<br><br>RI.8.1<br>SL.8.1<br>L.8.4<br><br>SL.9-10.1<br>SL.11-12.1 |                  |                               |