

JA Finance Park

Unit Description	Key Learning Objectives	Common Core English/ Language Arts	CO Social Studies
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • Rate their interests, abilities, and values. • Determine work preferences and match them to career choices. • Define taxes and explain their purpose and impact on income. • Figure net monthly income. <p>Concepts: Career, Goals, Government, Income, Values, Salary, Taxes, Wages</p> <p>Skills: Active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity</p>	<p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • Identify the benefits of saving a portion of income for future use. • Explain short- and long-term saving options. • Explain some of the advantages and disadvantages of various saving and investing options. • Assess personal risk and risk management. <p>Concepts: Benefits, Goals, Interest, Saving, Savings, Investment, Opportunity cost, Risk</p> <p>Skills: Active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self-direction, speaking and listening, teamwork, summary writing</p>	<p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Economics G6.2</p> <p>G9-12.7</p>

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<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • Define financial institutions and identify the services they provide. • Examine debit and credit cards and their use. • Explain the benefits and common pitfalls of credit cards. • Explain the benefits of debit cards. • Define credit score and describe how it influences the ability to get credit and borrow money. <p>Concepts: Banking, Credit, Credit reports, Credit score, Debit, Debt, Deposit insurance, Financial responsibility, Identity theft, Interest, Loans, Payment methods</p> <p>Skills: Comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies, self-direction, small group discussion, vocabulary acquisition</p>	<p>SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4 SL.7.1 SL.7.2 L.7.1 L.7.3 L.7.4 SL.8.1 L.8.1 L.8.3 L.8.4 SL.9-10.1 L.9-10.1 L.9-10.4 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Economics G8.3 G9-12.6</p>
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • Categorize spending by needs and wants. • Compare teen and adult spending patterns. • Determine which categories belong in a budget. • Relate the need to save money to meet goals. • Prepare a budget using goals and income. <p>Concepts: Wants and needs, Goal setting, Impulse buying, Budgets, Categorizing spending</p> <p>Skills: Active listening, critical thinking, self-knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data</p>	<p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4 RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4 RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4 SL.9-10.1 L.9-10.1 L.9-10.4 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Economics G9-12.4</p>

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<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • Create a family budget using hypothetical life situations. • Make saving and investment decisions. • Reflect on their simulation experience. <p>Concepts: Budget, Expenses, Income, Needs, Savings, Taxes, Wages, Wants</p> <p>Skills: Active listening, critical thinking, interpersonal communication, math computation, self-reflection, teamwork</p>	<p>RI.6.1 W.6.1 W.6.4 W.6.9 RI.7.1 W.7.1 W.7.4 W.7.9 RI.8.1 W.8.1 W.8.4 W.8.9 RI.9-10.1 W.9-10.4 W.9-10.9 W.11-12.4 W.11-12.9</p>	<p>Economics G9-12.4</p>