## JA Economics for Success

<table>
<thead>
<tr>
<th>Session Descriptions</th>
<th>Key Learning Objectives</th>
<th>Common Core English Language Arts</th>
<th>Common Core Math</th>
<th>Academic Standards</th>
</tr>
</thead>
</table>
| **Session One: Mirror, Mirror**  
Students make choices to better understand the concept of self-knowledge—the awareness of their skills, interests, and values—as they consider education, careers, and other life choices. | Objectives:  
The students will:  
- Use personal reflection to explain self-knowledge  
- Apply their skills, interests, and values to help determine a potential career path | Grade 6  
RI.6.2,4,7  
SL.6.1-2  
L.6.1,3,4  
Grade 7  
RI.7.2,4  
SL.7.1,2  
L.7.1,3,4  
Grade 8  
RI.8.2,4  
SL.8.1  
L.8.1,3,4 | NA | Career Readiness  
- Initiative and self-direction  
- Personal awareness |
| **Session Two: Be a Success**  
Students learn how to set goals for their financial future. They play the “Be A Success Game” to see the connection between personal finance, education, and careers. | Objectives:  
The students will:  
- Identify the connection between goal-setting, personal finance, education, and career choices  
- Apply decision making to education and career choices | Grade 6  
RI.6.4  
SL.6.1,2  
L.6.1,3,4  
Grade 7  
RI.7.4  
SL.7.1,2  
L.7.1,3,4  
Grade 8  
RI.8.4  
SL.8.1  
L.8.1,3,4 | Grade 6  
RI.6.3  
6.NS.3  
6.NS.C.5  
Grade 6  
6.NS.B.3  
6.NS.C.5  
Grade 7  
7.RP.A.3  
6.3.1.c | Career Readiness  
- Learn Independently  
- Communication |
| **Session Three: Keeping Your Balance**  
Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on those monthly salaries, students evaluate the opportunity cost when making budget decisions. | Objectives:  
The students will:  
- Recognize that a balanced budget is important for all workers  
- Define the term income and differentiate between gross and net income  
- Name ways to balance a budget | Grade 6  
RI.6.4,7  
SL.6.1  
L.6.1,3,4  
Grade 7  
RI.7.4  
SL.7.1  
L.7.1,3,4  
Grade 8  
RI.8.4  
SL.8.1  
L.8.1,3,4 | Grade 6  
6.NS.B.3  
6.NS.C.5  
Grade 7  
7.RP.A.3  
7.3.2.f,g,h  
6.3.2.a-c | Career Readiness  
- Initiative and Self-direction  
- Collaboration and teamwork |
### Session Descriptions

<table>
<thead>
<tr>
<th>Session Four: Savvy Shopper</th>
<th>Objectives:</th>
<th>Key Learning Objectives</th>
<th>Grade 6</th>
<th>Grade 7</th>
<th>Grade 8</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using debit and credit cards.</td>
<td>The students will:</td>
<td>Identify the differences between debit and credit cards</td>
<td>RI.6.4,7</td>
<td>RL.7.4</td>
<td>RL.8.4</td>
<td>8.3.2.a-b</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Explain the advantages and disadvantages of both cards</td>
<td>SL.6.1</td>
<td>SL.7.1</td>
<td>SL.8.1</td>
<td>Personal responsibility and self-management</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Recognize the importance of taking personal responsibility for financial decisions</td>
<td>L.6.1,3,4</td>
<td>L.7.1,3,4</td>
<td>L.8.1,3,4</td>
<td>Collaboration and teamwork</td>
</tr>
</tbody>
</table>

### Session Five: Keeping Score

<table>
<thead>
<tr>
<th>Students examine how a credit score is determined and learn about the consequences of a positive and negative credit report.</th>
<th>Objectives:</th>
<th>Key Learning Objectives</th>
<th>Grade 6</th>
<th>Grade 7</th>
<th>Grade 8</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>The students will:</td>
<td>Describe the favorable or unfavorable consequences of a high or low personal credit score</td>
<td>RI.6.4,7</td>
<td>RL.7.4</td>
<td>RL.8.4</td>
<td>8.3.2.a-b</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Explain actions that cause a credit score to go up or down</td>
<td>SL.6.1</td>
<td>SL.7.1</td>
<td>SL.8.1</td>
<td>8.3.2.d</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>L.6.1,3,4</td>
<td>L.7.1,3,4</td>
<td>L.8.1,3,4</td>
<td>Career Readiness</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Career literacy</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Work ethic</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Self-advocacy</td>
</tr>
</tbody>
</table>

### Session Six: What’s the Risk?

<table>
<thead>
<tr>
<th>Students learn that life involves risk and that insurance and personal responsibility help to reduce the financial consequences of loss or injury.</th>
<th>Objectives:</th>
<th>Key Learning Objectives</th>
<th>Grade 6</th>
<th>Grade 7</th>
<th>Grade 8</th>
<th>Academic Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>The students will:</td>
<td>Explore the cost and consequence of risk</td>
<td>RI.6.4,7</td>
<td>RL.7.4</td>
<td>RL.8.4</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Explain how insurance provides a method to minimize financial risk</td>
<td>SL.6.1</td>
<td>SL.7.1</td>
<td>SL.8.1</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Identify the opportunity cost of having insurance</td>
<td>L.6.1,3,4</td>
<td>L.7.1,3,4</td>
<td>L.8.1,3,4</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Assess how personal responsibility plays a part in minimizing risk</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Career Readiness**
- Inquiry and analysis
- Risk taking