

JA Personal Finance – Blended Model

Session Descriptions	Academic Standards	Common Core English Language Arts	
<p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Define a relationship between educational choices, career prospects, and job satisfaction. ▪ Cite evidence to support the relationship between educational choices and earning potential. ▪ Recognize that education and training affect lifetime income. 	<p>HS.3.4.c Describe factors affecting take-home pay.</p> <p>HS.3.4.d Identify sources of personal income and likely deductions and expenditures as a basis for a financial plan.</p> <p>Career Readiness Skills</p> <ul style="list-style-type: none"> • Initiative and self-direction • Personal responsibility and self-management • Time management • Career literacy 	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1.4 9-10.RI.6</p> <p>Writing 9-10.W.2.7</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.3 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of making and keeping a budget or spending plan. ▪ Consider the wide range of expenditures that might make up a monthly budget. 	<p>HS.3.4.a Develop a financial plan including a budget based on short- and long- term goals.</p> <p>HS.3.4.b Analyze financial information for accuracy, relevance, and steps for identity protection.</p> <p>Career Readiness Skills</p> <ul style="list-style-type: none"> • Critical thinking and problem solving • Core academic foundation • Collaboration and teamwork • Adaptability and flexibility 	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4 9-10.RI.6</p> <p>Writing 9-10.W.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>

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<p>Session Three: Savings</p> <p>Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize high-dollar items and unexpected costs that require savings. ▪ Review key concepts related to successfully saving money. 	<p>HS.3.5.a Compare and contrast the variety of investments available for a diversified portfolio.</p> <p>HS.3.5.b Evaluate factors to consider when managing savings and investment accounts.</p> <p>Career Readiness Skills</p> <ul style="list-style-type: none"> • Core academic foundation • Personal responsibility and self-management 	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p>Session Four: Credit and Debt</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Differentiate between credit and debt. ▪ Recognize the factors that affect an individual's credit score and credit history. ▪ Recognize the consequences of a low credit score 	<p>HS.3.6.a Analyze various lending sources, services, and financial institutions.</p> <p>HS.3.6.b Investigate legal and personal responsibilities affecting lenders and borrowers.</p> <p>HS.3.6.c Make connections between building and maintaining a credit history and its impact on lifestyle.</p> <p>Career Readiness Skills</p> <ul style="list-style-type: none"> • Global and cultural awareness • Ethics and integrity 	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2</p> <p>Language 11-12.L.1.1 11-12.L.3.4</p>
<p>Session Five: Consumer Protection</p> <p>Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify behaviors that may harm their personal finances. ▪ Recognize ways to protect their finances. ▪ Define credit report. Summarize the rights people have to examine their credit reports. ▪ Define identity theft and propose solutions to identity theft. 	<p>Career Readiness Skills</p> <ul style="list-style-type: none"> • Initiative and self-direction • Personal responsibility and self-management • Global and cultural awareness • Ethics and integrity 	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Writing 9-10.W.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>

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<p>Session Six: Smart Shopping</p> <p>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Identify the factors necessary for making an informed purchase ▪ Compare and contrast prices and data when making a purchase decision ▪ Calculate savings gained through smart shopping 	<p>Career Readiness Skills</p> <ul style="list-style-type: none"> • Inquiry and analysis 	<p>Grades 9-10 Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1</p>	<p>Grades 11-12 Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1</p>
<p>Session Seven: Risk Management</p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Recognize risk of financial loss as an everyday reality for everyone. ▪ Recognize risk management strategies and apply them appropriately. ▪ Understand the role of personal responsibility in preventing financial loss. 	<p>HS.3.7.a Differentiate between types of insurance.</p> <p>HS.3.7.b Explain the function and purpose of insurance.</p> <p>HS.3.7.c Select and evaluate strategies to mitigate risk.</p> <p>Career Readiness Skills</p> <ul style="list-style-type: none"> • Risk taking • Collaboration and teamwork • Communication 	<p>Grades 9-10 Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1</p>	<p>Grades 11-12 Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1</p>
<p>Session Eight: Investing</p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> ▪ Understand the role of compound interest in the growth of wealth over time. ▪ Recognize that investment options carry different levels of risk and reward. ▪ Analyze the risk tolerances for different investment strategies. 	<p>HS.3.5.a Compare and contrast the variety of investments available for a diversified portfolio.</p> <p>HS.3.5.b Evaluate factors to consider when managing savings and investment accounts.</p> <p>HS.3.5.d Describe the appropriate types of investments to achieve the objectives of liquidity, income and growth.</p> <p>Career Readiness Skills</p> <ul style="list-style-type: none"> • Risk taking • Self-advocacy 	<p>Grades 9-10 Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12 Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>