



Colorado Academic Standards Correlation

JA Finance Park Advanced

Unit Description	Colorado Essential Skills	Colorado Social Studies Standards	English Language Arts
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Clusters</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> ▪ assess personal strengths and limitations, with a well-grounded sense of confidence, optimism and a ‘growth mindset’. ▪ use interpersonal skills to learn and work with individuals from diverse backgrounds ▪ pursue a path of inquiry initiated by personal connections to careers and other life pursuits ▪ create information through the use of technologies <p>Context Connections</p> <p>3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas.</p>	<p>3.1. b. Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits.</p> <p>3.5. a. Predict the potential impact of education and skill development choices on future earning capability and financial well-being.</p>	<p>Grades 9-10 RI.9-10. 1,4 W.9-10. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
<p>Theme 1</p> <p>Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> ▪ demonstrate task-management attributes associated with producing high-quality products including the abilities to: <ul style="list-style-type: none"> a. Work positively and ethically b. Manage time and projects effectively c. Multi-task d. Clearly communicate with others 	<p>3.2. f Compare and contrast different types of taxing.</p> <p>3.5. e. Describe factors that impact take-home pay and personal income tax liability.</p>	<p>Grades 9-10 RI.9-10. 1,4 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>

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<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of postsecondary education, including trade schools and military service. ▪ Identify the income projection for a variety of careers. ▪ Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>An emerging expert can:</p> <ul style="list-style-type: none"> ▪ use interpersonal skills to learn and work with individuals from diverse backgrounds ▪ create information through the use of technologies ▪ apply knowledge to set goals, make informed decisions and transfer to new contexts <p>Context Connections</p> <p>2. Identify the incentives that influence individuals, businesses, government, and nonprofits and draw conclusions based on cost-benefit analysis.</p>	<p>3.1. c. Explain how effective decision-making requires comparing the additional (marginal) costs of alternatives with the additional (marginal) benefit</p> <p>3.5. f. Develop income earning potential with intentional choices. For example: post-secondary education and professional development.</p>	<p>Grades 9-10 RI.9-10. 1,4 W.9-10. 6,7,8 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 W.11-12. 2,4,6,7,8 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use rational and considered decision-making steps to select financial goals and priorities. ▪ Explain how decisions made today can impact the future. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> ▪ apply knowledge to set goals, make informed decisions and transfer to new contexts <p>Context connections</p> <p>2. Take responsibility for spending decisions and borrowing decisions.</p> <p>3. Set personal goals and take responsibility for those goals through reflection upon prior outcomes</p>	<p>3.1. c. Explain how effective decision-making requires comparing the additional (marginal) costs of alternatives with the additional (marginal) benefits</p>	<p>Grades 9-10 RI.9-10. 1,4 W.9-10. 1,4 SL 9-10. 1,2,5 L 9-10. 1- 6</p> <p>Grades 11-12 RI.11-12. 1,4 W.11-12. 1,4 SL 9-10. 1,2,5 L 11-12. 1- 6</p>

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<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize some of the reasons why people might spend more than they earn. ▪ Identify and use parts of a budget. ▪ List the long-term effects of overspending. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> ▪ apply knowledge to set goals, make informed decisions and transfer to new contexts <p>Context connections</p> <p>2. Take responsibility for spending decisions and borrowing decisions.</p> <p>3. Set personal goals and take responsibility for those goals through reflection upon prior outcomes.</p>	NA	<p>Grades 9-10 RI.9-10 1,4 SL 9-10 1,2 L 9-10 1- 6</p> <p>Grades 11-12 RI.11-12 1,4 SL 9-10 1,2 L 11-12 1- 6</p>
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> ▪ create information through the use of technologies <p>Context connections</p> <p>1. Interpret information and draw conclusions based on the best analysis.</p> <p>2. Develop, plan, and organize self-behavior.</p>	<p>3.8. a. Evaluate strategies for consumers to avoid financial risk, reduce risk, accept risk, or transfer risk to others through insurance.</p> <p>3.8. b. Explain the purpose of insurance and how insurance works. For example property insurance, health insurance, and disability insurance.</p> <p>3.8. c. Analyze the cost of insurance as a method to offset the financial risk of a situation.</p> <p>3.8. d. Examine types of individual and external factors that impact insurance costs for individuals.</p>	<p>Grades 9-10 RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5 L 9-10 1- 6</p> <p>Grades 11-12 RI.11-12 1,4 W.11-12 2,4,6,7,8 SL 9-10 1,2,4,5 L 11-12 1- 6</p>

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<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> ▪ use interpersonal skills to learn and work with individuals from diverse backgrounds ▪ demonstrate ways to adapt and reach workable solutions 	<p>3.6. a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p> <p>3.6. b. Explore long-range comprehensive financial planning strategies.</p> <p>3.6. d. Analyze how financial markets react to changes in market conditions, monetary policy, fiscal policy, and information.</p>	<p>Grades 9-10 RI.9-10 1,4 W.9-10 1,8 SL 9-10 1,2,5 L 9-10 1- 6</p> <p>Grades 11-12 RI.11-12 1,4 W.11-12 1,8 SL 9-10 1,2,5 L 11-12 1- 6</p>
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> ▪ articulate thoughts and ideas effectively using oral, written and nonverbal communication skills in a variety of forms and contexts (including multi-lingual) ▪ participate effectively in civic life ▪ apply knowledge to set goals, make informed decisions and transfer to new contexts <p>Context connections</p> <p>2. Take responsibility for spending decisions and borrowing decisions.</p>	<p>3.5. c. Calculate a sustainable household income based on financial obligations for different lifestyle scenarios.</p> <p>3.5. e. Describe factors that impact take-home pay and personal income tax liability.</p> <p>3.6. a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p> <p>3.7. f. Design a spending plan/budget that covers financial obligations and integrates saving for future goals.</p>	<p>Grades 9-10 RI.9-10 1,4 W.9-10 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 9-10 1- 6</p> <p>Grades 11-12 RI.11-12 1,4 W.11-12 1,2,4,6,7,8 SL 9-10 1,2,4,5,6 L 11-12 1- 6</p>

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Extension Activities

Extension Details	Extension Objectives	Colorado Essential Skills	Colorado Academic Standards
Theme One			
<p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will</p> <ul style="list-style-type: none"> Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics. Develop a plan for building entrepreneurial skills. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> interpret information and draw conclusions based upon information gathered to formulate a new problem. act on creative ideas to make a tangible and useful contribution 	<p>3.5. f. Develop income earning potential with intentional choices</p>
<p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will</p> <ul style="list-style-type: none"> Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. Develop a plan for preparing for job loss. Identify professional development and job retraining opportunities to help when job loss happens. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> develop, plan and organize self-behavior demonstrate ways to adapt and reach workable solutions 	<p>3.3. b. Explain how inflation and unemployment vary with the business cycle.</p> <p>3.5. f. Develop income earning potential with intentional choices. For example: post-secondary education and professional development.</p>
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> apply knowledge to set goals, make informed decisions and transfer to new contexts develop, plan and organize self-behavior demonstrate ways to adapt and reach workable solutions 	<p>NA</p>

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<p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> ▪ demonstrate ways to adapt and reach workable solutions 	<p>3.1. b. Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits.</p>
<p>Theme Two</p>			
<p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> ▪ demonstrate knowledge, understanding and personal awareness of how one’s dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas <p>Context Connections</p> <p>2. Identify the incentives that influence individuals, businesses, government, and nonprofits and draw conclusions based on cost-benefit analysis.</p>	<p>3.1. b. Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits.</p>

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<p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities ▪ Develop a SMART goal to help achieve a chosen career. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> ▪ apply knowledge to set goals, make informed decisions and transfer to new contexts ▪ demonstrate an accurate and clear sense of goals, abilities, needs and know how to request and/or acquire them <p>Context Connections</p> <p>3. demonstrate knowledge, understanding and personal awareness of how one's dreams and interests translate into career fulfillment and career pathways available in local, regional, national and global arenas</p>	<p>3.5. f. Develop income earning potential with intentional choices. For example: post-secondary education and professional development.</p>
<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses and improve the chance of getting into a college of their choice. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> ▪ focus on learning goals by employing motivation and familiar strategies for engagement and evaluate progress, making necessary changes to stay the course ▪ demonstrate an accurate and clear sense of goals, abilities, needs and know how to request and/or acquire them <p>Context Connections</p> <p>2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes</p>	<p>NA</p>

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<p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the options available upon receiving a financial aid award letter. Analyze the parts of a financial aid award letter. Identify effective strategies for negotiating additional financial aid. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> demonstrate ways to adapt and reach workable solutions <p>Context connections 2. Take responsibility for spending decisions and borrowing decisions.</p>	<p>3.7. b. Summarize factors to consider when selecting borrowing options, including costs, relevance, payoffs and tradeoffs. For example: comparing student loan options, auto loan options, and payday lending options.</p>
<p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify a savings goal and plan. Contrast grants and scholarships with student loans. Explain the responsibilities associated with student loan debt. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> develop, plan and organize self-behavior demonstrate an accurate and clear sense of goals, abilities, needs and know how to request and/or acquire them <p>Context connections 2. Take responsibility for spending decisions and borrowing decisions.</p>	<p>3.7. b. Summarize factors to consider when selecting borrowing options, including costs, relevance, payoffs and tradeoffs. For example: comparing student loan options, auto loan options, and payday lending options.</p>
Theme Three			
<p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> Compare benefits of buying and leasing a car. Identify costs associated with buying and owning a car. Explain benefits of buying new and used cars. Analyze costs and features of several vehicles to identify the best car for one's needs. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> demonstrate ways to adapt and reach workable solutions <p>Context connections 2. Take responsibility for spending decisions and borrowing decisions.</p>	<p>3.7. c. Analyze consumer and financial information for relevance, credibility, and accuracy.</p>

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<p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Compare cost of living in different states. Discover the different median wage for different states and occupations. Make a four-step plan for the future. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> apply knowledge to set goals, make informed decisions and transfer to new contexts set personal goals and take responsibility for those goals through reflection upon prior outcomes <p>Context Connections</p> <ul style="list-style-type: none"> Set personal goals and take responsibility for those goals through reflection upon prior outcomes 	<p>3.5. b. Analyze the impact of economic conditions and cost of living factors on income and purchasing power.</p> <p>3.7. a. Analyze how inflation and cost of living impact consumer purchasing and saving power.</p>
<p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the effects of late or missed payments. Explain the effect of debts on a person's net worth. Distinguish between good use and misuse of credit cards. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> demonstrate ways to adapt and reach workable solutions <p>Context Connections</p> <p>2. Take responsibility for spending decisions and borrowing decisions.</p>	<p>3.7. e. Explain how an individual's credit history can affect borrowing power.</p>
<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the difference between philanthropy and charity. Express how society benefits when others donate money for worthy causes. Evaluate how philanthropy fits within a personal financial plan. Clarify how charitable giving may have tax benefits. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> develop, plan and organize self-behavior apply ethical perspectives/ concepts to an ethical question/ situation/ scenario 	<p>NA</p>

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Theme Four			
<p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> apply knowledge to set goals, make informed decisions and transfer to new contexts set personal goals and take responsibility for those goals through reflection upon prior outcomes <p>Context Connections</p> <p>2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes</p>	<p>3.7. c. Analyze consumer and financial information for relevance, credibility, and accuracy.</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain what taxes are used for. Recognize different types of taxes. Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> participate effectively in civic life 	<p>3.2. f. Compare and contrast different types of taxing.</p>
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explore different payment types, and classify the pros and cons of using payment apps. Identify potential security issues with using payment apps. Analyze how to use a payment app to manage spending. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> apply knowledge to set goals, make informed decisions and transfer to new contexts <p>Context connections</p> <p>2. Take responsibility for spending decisions and borrowing decisions.</p>	<p>3.1. a. Explain the economic way of thinking: the condition of scarcity requires choice and choice has a cost (opportunity cost).</p> <p>3.1. b. Analyze how positive and negative incentives influence the choices made by individuals, households, businesses, government and nonprofits.</p>

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<p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> apply knowledge to set goals, make informed decisions and transfer to new contexts <p>Context connections</p> <p>2. Take responsibility for spending decisions and borrowing decisions.</p>	<p>3.7. f. Design a spending plan/budget that covers financial obligations and integrates saving for future goals.</p>
<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency situation. Analyze how saving for an emergency fund can impact a monthly budget. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> demonstrate ways to adapt and reach workable solutions <p>Context connections</p> <p>2. Take responsibility for spending decisions and borrowing decisions.</p>	<p>3.7. f. Design a spending plan/budget that covers financial obligations and integrates saving for future goals.</p>
Theme Five			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> apply knowledge to set goals, make informed decisions and transfer to new contexts 	<p>NA</p>
<p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the expenses associated with taking out a mortgage. Differentiate among different types of mortgages. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> apply knowledge to set goals, make informed decisions and transfer to new contexts 	<p>3.7. c. Analyze consumer and financial information for relevance, credibility, and accuracy.</p>

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Theme 6			
<p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one's working life, and the impact of failing to fund one's retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>An Emerging Expert can:</p> <ul style="list-style-type: none"> ▪ demonstrate an accurate and clear sense of goals, abilities, needs and know how to request and/or acquire them 	<p>3.6. a. Select financial investments that align with financial goals, risk tolerance, and personal values at different life stages.</p> <p>3.6. b. Explore long-range comprehensive financial planning strategies.</p>
<p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize basic principles of investing in stocks. ▪ Identify factors that affect stocks and the stock market. ▪ List strategies for smart investing. 	<p>A strategic learner can:</p> <ul style="list-style-type: none"> ▪ apply knowledge to set goals, make informed decisions and transfer to new contexts 	<p>3.7. c. Analyze consumer and financial information for relevance, credibility, and accuracy.</p>