

JA Personal Finance – Blended

Session Details	College- and Career-Readiness Standards for Social Studies	Common Core ELA	Literacy in History Social Studies
<p>Session One: Money for the Long Run</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define personal finance and why it matters. ▪ Contrast being rich with using financial planning to be financially secure. ▪ Express the relationship between career, education choices, and lifetime earnings. <p>Concepts: Earnings, Education, Lifetime earnings, Personal finances</p> <p>Skills: Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p>SS.C.31 Evaluate income, lifestyle, and career opportunities based on education and financial aid decisions.</p> <p>SS.C.30 Investigate the cost of postsecondary education.</p>	<p>Grades 9-10</p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12</p> <p>RH.3 RH.4</p>
<p>Session Two: Why Budget?</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Plan, prioritize, and adjust expenses to meet a scenario-based budget. ▪ Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step. <p>Concepts: Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p>SS.E.29 Describe and explain the role of money, banking, savings and budgeting in everyday life.</p>	<p>Grades 9-10</p> <p>RI.910.2 RI.910.4 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2 RI.1112.4 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p>NA</p>
<p>Session Three: Anatomy of a Budget</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget. ▪ Demonstrate basic budget competencies <p>Concepts: Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost, Variable Expenses</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p>SS.C.27 Describe how households, businesses and government interact in a free-market economy.</p>	<p>Grades 9-10</p> <p>SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12</p> <p>SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>NA</p>

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<p>Session Four: Breaking Even Isn't Enough</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the key reasons for saving. ▪ Apply the steps in developing a savings plan, including the concept of paying yourself first. <p>Concepts: Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p>Skills: Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>SS.E.29 Describe and explain the role of money, banking, savings and budgeting in everyday life</p> <p>SS.C.38 Utilize traditional and online banking services as well as examining fees, services and hidden costs of checking, savings, debit cards, Certificates of Deposit, etc.</p>	<p>Grades 9-10</p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.3 RH.4</p>
<p>Session Five: The Benefits and Costs of Credit</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize and prevent negative effects of a poor credit score and credit history. ▪ Analyze the costs and benefits of various forms of credit. <p>Concepts: Credit, Credit cards, credit reports and scores, Risk</p> <p>Skills: Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>SS.CS.9 Cite evidence of the economic and cultural impact of advertising and the growth of consumerism (e.g., differentiate between wants and needs).</p> <p>SS.E.2 Research, critique and evaluate the roles of private and public institutions in the economy (Institutions).</p> <p>SS.C.36 Examine the advantages and disadvantages of different types of consumer debt to make sound financial decisions (e.g., home loans, credit card debt, automobile loans, pay-day loans and rent-to-own).</p>	<p>Grades 9-10</p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.3 RH.4</p>

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<p>Session Six: Maximize your Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize and apply various techniques to maximize buying power. ▪ Evaluate various selling techniques and situations to determine the best values. <p>Concepts: Expense, Opportunity cost, Savvy shopping, Value</p> <p>Skills: Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>SS.C.23 Examine the opportunity costs in ever-present scarcity for individuals, businesses and societies to understand how to make choices when facing unlimited wants with limited resources.</p> <p>SS.E.5 Analyze the elements of competition and how they impact the economy (Competition).</p>	<p>Grades 9-10</p> <p>RI.910.2 RI.910.4 RI.910.8 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 L.1112.1 L.1112.4</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.3 RH.4</p>

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<p>Session Seven: On Guard</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Assess and prepare for diverse threats to personal information and finances online and offline. ▪ Identify the signs of identity theft and how to take action against fraud by using a credit report. <p>Concepts: Credit report, Consumer protection, Fraud, Identity theft</p> <p>Skills: Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p>SS.C.37 Develop the knowledge and practices of a savvy consumer who knows consumer rights and responsibilities, can identify and avoid fraudulent practices and guard against identify theft.</p>	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>
<p>Session Eight: Growing Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the many options for growing money through investing— each with different terms, risks, and rewards. ▪ Express the correlation between risk and reward when investing. <p>Concepts: Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p>Skills: Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p>SS.E.29 Describe and explain the role of money, banking, savings and budgeting in everyday life.</p> <p>SS.E.34 Evaluate long term and short term costs in relationship to long and short-term benefits.</p> <p>SS.E.35 Identify different economic goals and the tradeoffs that must be made between economic and social goals.</p> <p>SS.C.39 Examine financial habits that promote economic security, stability and growth:</p> <ul style="list-style-type: none"> •investments (e.g., stocks, mutual funds, certificates of deposits and commodity trading) •insurance (e.g., life insurance, health insurance, automobile insurance, home and renters insurance and retirement plans). 	<p>Grades 9-10 RI.910.2 RI.910.4 RI.910.8 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>Grades 9-10 RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>