

A Correlation: Arkansas Academic Standards And Junior Achievement Capstone Programs



Updated August 2024

[2017 Arkansas Personal Finance Standards](#)

[2022-2023 Arkansas Career Development Standards](#)

[2022 Arkansas Social Studies Standards](#)

[2023 Arkansas Math Standards](#)

[2023 Arkansas ELA Standards](#)

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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Arkansas Social Studies Framework. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA BizTown*® and *JA Finance Park*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

JA BizTown encompasses important elements of work readiness, entrepreneurship, and financial literacy, providing students with a solid foundation of business, economics, and free enterprise education. Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and successful participation in an economy. *JA BizTown* helps prepare students for a lifetime of learning and academic achievement.

JA BizTown Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum. Both implementation options augment students' core curriculum in social studies, English language arts, and mathematics. Throughout the programs, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

JA Finance Park lessons address fundamental financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually in the classroom,

JA Finance Park Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

JA Finance Park Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
Unit 1: Financial Literacy			
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	NA	NA	NA
<p>Unit 1: Session 1: Financial Services</p> <p>This lesson enables students to learn about services provided by financial institutions and discover the connection between spending and having money in the bank.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe financial institutions as the center of JA BizTown's economy Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. 	<p>Grade 4</p> <p>C.1.4.1 Explain the rights and responsibilities citizens have according to the Declaration of Independence, U.S. Constitution, and Bill of Rights:</p> <ul style="list-style-type: none"> Freedoms (religion, speech, press, peaceable assembly) Rights (personal protection, fair trial by jury, vote, fair and equal treatment under the law) Responsibility to respect the rights and property of others <p>C.1.4.2 Explain the responsibilities government officials have to follow the law, to protect the rights of citizens, and to have integrity in different branches of government at various levels (i.e., local, state, federal).</p> <p>E.1.4.7 Describe the types of financial institutions and their roles in an economy (e.g., banks, Federal Reserve, credit unions,</p>	<p>Personal Finance</p> <p>PF.4.C.7 Understand the different components of loans by</p> <ul style="list-style-type: none"> Differentiating between the different types of loans Examining the lending process from application to approval Calculating true costs associated with loans Understanding the factors that contribute to different interest rates Evaluating the implications of obtaining and/or defaulting on a loan <p>PF.5.MM.1 Compare types of banking institutions including products and services available</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>PF.5.MM.5 Examine the influences</p>	<p>ELA</p> <p>4.CC.1-2.OL 4.RC.11.RL 4.RC.14,16-18.RI 4.RC.3-4.RF 4.V.1-3,7 4.W.4.P 4.CC.3.P</p> <p>5.CC.1.OL 5.RC.15,18.RI 5.RC.2-3.RF 5.V.1-3,5,7 5.W.4,7.P</p> <p>6.CC.1-8.SLC 6.CC.9-11.P 6.RC.12-15.RI 6.RC.8.RL 6.V.2-3,5 6.W.4.P</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<ul style="list-style-type: none"> Prerequisite: Describe the purpose of money in our community, economy 	investment firms) Grade 6 C.1.6.7 Analyze the impact of rules and laws on society and reasons people change rules and laws over time.	on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning) PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money Career Development NA	Math NA
Unit 1: Session 1 (Optional) Application 1: Banking Bingo Work in teams to play Banking Bingo to learn more on financial services. <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions 	Grade 4 E.1.4.7 Describe the types of financial institutions and their roles in an economy (e.g., banks, Federal Reserve, credit unions, investment firms)	Personal Finance PF.4.C.7 Understand the different components of loans by <ul style="list-style-type: none"> Differentiating between the different types of loans Examining the lending process from application to approval Calculating true costs associated with loans Understanding the factors that contribute to different interest rates Evaluating the implications of obtaining and/or defaulting on a loan Career Development NA	ELA 4.RC.14,17.RI 4.RC.4.RF 4.V.1-3,7 4.W.4.P 4.CC.1.OL 4.CC.3.P 5.RC.15.RI 5.RC.2.RF 5.V.1-3,5,7 5.W.4,7.P 6.CC.1-5.SLC 6.CC.9-11.P 6.RC.15.RI 6.V.2-3,5 6.W.4.P Math NA
Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution Review different types of financial institutions and the services they offer <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and 	Grade 4 E.1.4.7 Describe the types of financial institutions and their roles in an economy (e.g., banks, Federal Reserve, credit unions, investment firms)	Personal Finance PF.4.C.7 Understand the different components of loans by <ul style="list-style-type: none"> Differentiating between the different types of loans Examining the lending process from application to approval Calculating true costs associated with loans Understanding the factors that contribute to different interest 	ELA 4.CC.1-2.OL 4.RC.14,17.RI 4.RC.4.RF 4.W.4-5.P 4.V.1 5.CC.1.OL 5.RC.15.RI 5.RC.2.RF

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financial institutions.		rates • Evaluating the implications of obtaining and/or defaulting on a loan and/or defaulting on a loan PF.5.MM.1 Compare types of banking institutions including products and services available Career Development NA	5.V.1 5.W.4.P 6.CC.1-8.SLC 6.W.4-5.P 6.RC.15.RI 6.V.3 Math NA
Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations Practice banking skills by completing bank transactions. <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	NA	Personal Finance PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings) Career Development NA	ELA 4.RC.14,16.RI 5.RC.14,18.RI 6.RC.12,15.RI Math 4.CAR.2 4.GM.10 5.CAR.3 6.NCC.9
Unit 1: Session 1: (Optional) Extension 2: Private Property Discover the meaning of private property by connecting personal cookies to private property. <ul style="list-style-type: none"> Define private property and its importance in our economy. 	Grade 4 C.1.4.2 Explain the responsibilities government officials have to follow the law, to protect the rights of citizens, and to have integrity in different branches of government at various levels (i.e., local, state, federal).	Personal Finance NA Career Development NA	ELA 4.CC.1-2.OL 4.RC.14,17.RI 4.RC.4.RF 4.W.1.S 4.W.4-5.P 5.CC.1.OL 5.RC.14-15.RI 5.RC.4.RF 5.W.1.S 5.W.4.P 6.CC.1-8.SLC 6.RC.14-15.RI 6.W.1.S 6.W.4-5.P Math NA

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<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their JA BizTown visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. Recognize the need to make responsible choices regarding money 	<p>Grade 4</p> <p>C.1.4.1 Explain the rights and responsibilities citizens have according to the Declaration of Independence, U.S. Constitution, and Bill of Rights:</p> <ul style="list-style-type: none"> Freedoms (religion, speech, press, peaceable assembly) Rights (personal protection, fair trial by jury, vote, fair and equal treatment under the law) Responsibility to respect the rights and property of others <p>C.1.4.2 Explain the responsibilities government officials have to follow the law, to protect the rights of citizens, and to have integrity in different branches of government at various levels (i.e., local, state, federal).</p> <p>C.1.4.5 Evaluate changes in citizens' rights and responsibilities over time.</p> <p>C.1.4.8 Examine the relationship between people and rules/laws.</p> <p>E.1.4.3 Analyze how knowledge, skills, education, and experience (i.e., human capital) can impact productivity, career advancement, and potential income</p> <p>E.1.4.7 Describe the types of financial institutions and their roles in an economy (e.g., banks, Federal Reserve, credit unions, investment firms)</p> <p>Grade 6</p> <p>C.1.6.7 Analyze the impact of rules and laws on society and reasons people change rules and laws over time.</p> <p>C.1.6.8 Explain the development of policies to address public problems in various civilizations over time.</p>	<p>Personal Finance</p> <p>PF.2.EI.1 Compare and contrast the methods by which employees are paid (e.g., direct deposit, paper check, payroll card)</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>PF.7.SI.2 Examine how consumers are affected by raising and lowering interest rates</p> <p>Career Development</p> <p>1.1.6 Identify how an individual's school experience connects to an individual's future success.</p> <p>1.2.2 Identify how choices affect future education and career plans.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>	<p>ELA</p> <p>4.CC.1-2.OL 4.RC.11.RL 4.RC.14.16-18.RI 4.RC.3.RF 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.14-15,18.RI 5.RC.3.RF 5.W.4.P</p> <p>6.CC.1-8.SLC 6.RC.1.RF 6.RC.8.RL 6.W.4-5.P</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3-4</p> <p>6.NCC.9-10</p>

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<p>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	NA	<p>Personal Finance PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>Career Development NA</p>	<p>ELA 4.CC.1.OL 4.RC.14,17.RI 4.RC.3-4.RF 5.CC.1.OL 5.RC.14-15.RI 5.RC.3-4.RF 6.CC.1-5.SLC 6.RC.15.RI Math 4.CAR.2 4.GM.10 5.CAR.3 6.NCC.9</p>
<p>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. 	NA	<p>Personal Finance PF.2.EI.1 Compare and contrast the methods by which employees are paid (e.g., direct deposit, paper check, payroll card) PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>Career Development NA</p>	<p>ELA 4.CC.1-2.OL 4.RC.11.RL 4.RC.14,17-18.RI 4.RC.3-4.RF 5.CC.1.OL 5.RC.14-15,18.RI 5.RC.3-4.RF 6.CC.1-8.SLC 6.RC.8.RL 6.RC.15.RI Math NA</p>
<p>Unit 1: Session 2: (Optional) Extension 1: Gordon’s Bounced Check</p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. 	NA	<p>Personal Finance PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>Career Development NA</p>	<p>ELA 4.CC.1.OL 4.RC.14.RI 4.W.4.P 4.CC.3.P 5.CC.1.OL 5.RC.14.RI 5.W.4,7.P 6.CC.1-5.SLC 6.RC.15.RI 6.CC.9-11.P 6.W.4.P</p>

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<p>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	<p>NA</p>	<p>Personal Finance PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>Career Development NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.L.1-14.S 4.L.15-23.C 4.FR.2-4.PE 4.RC.14,17.RI 4.RC.3-4.RF</p> <p>5.CC.1.OL 5.FR.2.PE 5.L.1-10.S 5.RC.14-15.RI 5.RC.3-4.RF</p> <p>6.CC.1-5.SLC 6.L.2,4-6.S 6.L.7,9.C 6.RC.15.RI 6.V.2</p> <p>Math NA</p>

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<p>Unit 1: Session 3: Banks and Saving</p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property, including money, safe. Students participate in a role-play activity to learn about the bank’s role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate how to make and record electronic payments. • Describe the reasons why someone should save • Recognize how the rule of law and right to own private property allows people to save. • State the benefit of an interest-earning savings account. • Explain how money grows in a savings account. 	<p>Grade 4</p> <p>C.1.4.2 Explain the responsibilities government officials have to follow the law, to protect the rights of citizens, and to have integrity in different branches of government at various levels (i.e., local, state, federal).</p> <p>C.1.4.8 Examine the relationship between people and rules/laws.</p> <p>E.1.4.7 Describe the types of financial institutions and their roles in an economy (e.g., banks, Federal Reserve, credit unions, investment firms)</p> <p>Grade 6</p> <p>C.1.6.7 Analyze the impact of rules and laws on society and reasons people change rules and laws over time.</p>	<p>Personal Finance</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1-2.OL 4.RC.11.RL 4.RC.14,16,18.RI 4.RC.3.RF</p> <p>5.CC.1.OL 5.RC.14,18.RI 5.RC.18.RI 5.RC.3.RF</p> <p>6.CC.1-8.SLC 6.RC.1.RF 6.RC.12-13,15.RI 6.RC.13.RI 6.RC.8.RL</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>
<p>Unit 1: Session 3: (Optional) Application 1: Damian’s Shopping Day</p> <p>Complete a fill-in-the blank story and practice using a money tracker.</p> <ul style="list-style-type: none"> • Make and record electronic payments. 	<p>NA</p>	<p>Personal Finance</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,17.RI 4.RC.3.RF</p> <p>5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.1.RF 6.RC.15.RI</p>

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<p>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <p>Research the cost of an item and calculate how many years it would take to save up for it at differing interest rates.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	NA	<p>Personal Finance</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>PF.7.SI.3 Calculate simple and compound interest and explain the difference between the two</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.17.RI 4.W.9-10.P</p> <p>5.CC.1.OL 5.RC.15.RI 5.RC.3.RF 5.W.9-10.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.14.RI 6.W.13-16.R</p> <p>Math</p> <p>4.CAR.8</p> <p>5.CAR.4</p> <p>6.NCC.10</p>
<p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	NA	<p>Personal Finance</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>PF.7.SI.3 Calculate simple and compound interest and explain the difference between the two</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.17.RI</p> <p>5.CC.1.OL 5.RC.15.RI 5.RC.3.RF</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.14.RI</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>



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<p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account 	<p>NA</p>	<p>Personal Finance</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>PF.7.SI.3 Calculate simple and compound interest and explain the difference between the two</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.17.RI</p> <p>5.CC.1.OL 5.RC.15.RI 5.RC.3.RF</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.14.RI</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3-4 5.NPV.4</p> <p>6.NCC.9-10</p>
<p>Unit 1: Session 4: Types of Payments</p> <p>This lesson enables students to explore the differences among various forms of payments. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to make given specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate the use of a 	<p>Grade 4</p> <p>E.1.4.1 Analyze the effects of scarcity and opportunity cost during the decision-making process.</p> <p>E.1.4.7 Describe the types of financial institutions and their roles in an economy (e.g., banks, Federal Reserve, credit unions, investment firms)</p>	<p>Personal Finance</p> <p>PF.2.EI.1 Compare and contrast the methods by which employees are paid (e.g., direct deposit, paper check, payroll card)</p> <p>PF.4.C.5 Understand different components of credit by</p> <ul style="list-style-type: none"> Comparing and contrasting sources of credit Discussing the establishment and use of credit Identifying the factors that contribute to a credit score Calculating the actual costs associated with credit Discussing methods of solving credit problems Evaluating the risks associated with overextending credit <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,17.RI 4.RC.3.RF</p> <p>5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.1.RF 6.RC.15.RI</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>



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<p>money tracker to record a purchase.</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make choices regarding money. 		<p>PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>Career Development</p> <p>NA</p>	
<p>Unit 1: Session 4: (Optional) Application 1: Let's Go to the Bank</p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in a money tracker.</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. 	<p>Grade 4</p> <p>E.1.4.7 Describe the types of financial institutions and their roles in an economy (e.g., banks, Federal Reserve, credit unions, investment firms)</p>	<p>Personal Finance</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,17.RI 4.RC.3.RF</p> <p>5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.1.RF 6.RC.15.RI</p> <p>Math</p> <p>4.CAR.2 4.GM.10 5.CAR.3 6.NCC.9</p>
<p>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. 	<p>NA</p>	<p>Personal Finance</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,17.RI 4.RC.3.RF</p> <p>5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.1.RF 6.RC.15.RI</p> <p>Math</p> <p>NA</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	NA	<p>Personal Finance</p> <p>PF.4.C.5 Understand different components of credit by</p> <ul style="list-style-type: none"> Comparing and contrasting sources of credit Discussing the establishment and use of credit Identifying the factors that contribute to a credit score Calculating the actual costs associated with credit Discussing methods of solving credit problems Evaluating the risks associated with overextending credit <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>PF.7.SI.3 Calculate simple and compound interest and explain the difference between the two</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,17.RI 4.RC.3.RF 4.W.9-10.P 5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF 5.W.10.P 5.W.9.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.1.RF 6.W.13-16.R 6.RC.15.RI</p> <p>Math</p> <p>4.CAR.2,8 4.GM.10</p> <p>5.CAR.3-4</p> <p>6.NCC.9-10</p>
<p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	NA	<p>Personal Finance</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.17.RI</p> <p>5.CC.1.OL 5.RC.15.RI 5.RC.3.RF</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.14.RI</p> <p>Math</p> <p>NA</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
Unit 2: Community and Economy			
<p>Unit 2: Session 1: Citizenship</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Define philanthropy. Explain the relationship between taxes and responsible citizenship. 	<p>Grade 4</p> <p>C.1.4.1 Explain the rights and responsibilities citizens have according to the Declaration of Independence, U.S. Constitution, and Bill of Rights:</p> <ul style="list-style-type: none"> Freedoms (religion, speech, press, peaceable assembly) Rights (personal protection, fair trial by jury, vote, fair and equal treatment under the law) Responsibility to respect the rights and property of others <p>C.1.4.2 Explain the responsibilities government officials have to follow the law, to protect the rights of citizens, and to have integrity in different branches of government at various levels (i.e., local, state, federal).</p> <p>C.1.4.8 Examine the relationship between people and rules/laws.</p> <p>G.1.4.11 Analyze ways communities cooperate in providing relief efforts during and after natural and human-made disasters.</p> <p>Grade 6</p> <p>C.1.6.7 Analyze the impact of rules and laws on society and reasons people change rules and laws over time.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>1.3.1 Evaluate the rewards/consequences of behavior towards others.</p> <p>1.3.3 Explain how respect plays a positive role in interacting with diverse groups essential to achieving success.</p> <p>3.2.4 Describe how personal values affect decisions due to conflicting demands.</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,17.RI 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.W.4-5.P 6.RC.15.RI</p> <p>Math</p> <p>NA</p>
<p>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>NA</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. (i.e. being on time; listening; knowing when to ask questions; understanding role on team; following directions; work ethic; good attitude; the ability to be coached; taking</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,17.RI 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF 5.W.4.P</p>



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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
		responsibility for one’s own actions and choices; interacting with management. 1.3.1 Evaluate the rewards/consequences of behavior towards others. 1.3.3 Explain how respect plays a positive role in interacting with diverse groups essential to achieving success.	6.CC.1-5.SLC 6.RC.8.RL 6.W.4-5.P 6.RC.15.RI Math NA
<p>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <p>Discuss good character traits and how those traits help them at home, school, and nation.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	NA	<p>Personal Finance NA</p> <p>Career Development 1.1.1 Identify interests (likes, dislikes, strengths, weaknesses, wants, and needs) and examine how that will affect choosing a career. 1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. 1.3.1 Evaluate the rewards/consequences of behavior towards others.</p>	<p>ELA 4.CC.1.OL 4.RC.11.RL 4.RC.14,17.RI 4.W.4-5.P 5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF 5.W.4.P 6.CC.1-5.SLC 6.RC.8.RL 6.W.4-5.P 6.RC.15.RI Math NA</p>
<p>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	<p>Grade 4 C.1.4.6 Evaluate decision-making processes such as used for acting upon civic problems</p>	<p>Personal Finance NA</p> <p>Career Development 1.3.1 Evaluate the rewards/consequences of behavior towards others.</p>	<p>ELA 4.CC.1.OL 4.RC.11.RL 4.RC.14,17.RI 4.W.4-5.P 5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF 5.W.4.P 6.CC.1-5.SLC 6.RC.8.RL 6.RC.15.RI 6.W.4-5.P</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</p> <p>Play an online game in which you explore your rights guaranteed by the U.S. Constitution.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>Grade 4</p> <p>C.1.4.1 Explain the rights and responsibilities citizens have according to the Declaration of Independence, U.S. Constitution, and Bill of Rights:</p> <ul style="list-style-type: none"> Freedoms (religion, speech, press, peaceable assembly) Rights (personal protection, fair trial by jury, vote, fair and equal treatment under the law) Responsibility to respect the rights and property of others <p>C.1.4.2 Explain the responsibilities government officials have to follow the law, to protect the rights of citizens, and to have integrity in different branches of government at various levels (i.e., local, state, federal).</p> <p>C.1.4.8 Examine the relationship between people and rules/laws.</p> <p>E.1.4.4 Explain ways entrepreneurs and businesses organize human, natural, and capital resources to produce goods and services such as Walmart, J.B. Hunt, Tyson Foods, Dillard’s.</p> <p>Grade 6</p> <p>C.1.6.7 Analyze the impact of rules and laws on society and reasons people change rules and laws over time.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.RC.14,17.RI</p> <p>5.RC.14-15.RI</p> <p>6.RC.15.RI</p> <p>Math</p> <p>4.CAR.2</p> <p>4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). 	<p>Grade 4</p> <p>C.1.4.2 Explain the responsibilities government officials have to follow the law, to protect the rights of citizens, and to have integrity in different branches of government at various levels (i.e., local, state, federal).</p> <p>E.1.4.4 Explain ways entrepreneurs and businesses organize human, natural, and capital resources to produce goods and services such as Walmart, J.B. Hunt, Tyson Foods,</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL</p> <p>4.L.1-14.S</p> <p>4.L.15-23.C</p> <p>4.FR.2-4.PE</p> <p>4.RC.11.RL</p> <p>4.RC.14,17.RI</p> <p>4.W.2.S</p> <p>4.W.4-6.P</p> <p>4.CC.3.P</p> <p>5.CC.1.OL</p> <p>5.FR.2.PE</p>



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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<ul style="list-style-type: none"> Demonstrate the circular flow of an economy. Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary 	Dillard's. Grade 5 G.4.5.4 Evaluate the impact that resource scarcity has on a region. This may include lack of clean drinking water, land scarcity, labor shortage, and supply chain shortages. G.4.5.6 Evaluate the sustainability of resources achieved through civic actions.		5.L.1-10.S 5.RC.14-15.RI 5.RC.3.RF 5.W.2.S 5.W.4,7.P 6.CC.1-5.SLC 6.CC.9-11.P 6.L.2,4-6.S 6.L.7,9.C 6.RC.15.RI 6.RC.8.RL 6.V.2 6.W.2.S 6.W.4-5,7.P
Unit 2: Session 2: (Optional) Application 1: Circular Flow Game Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	Grade 5 G.4.5.4 Evaluate the impact that resource scarcity has on a region. This may include lack of clean drinking water, land scarcity, labor shortage, and supply chain shortages.	Personal Finance NA Career Development NA	ELA 4.CC.1.OL 4.RC.11.RL 4.RC.14,17.RI 5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF 6.CC.1-5.SLC 6.RC.8.RL 6.RC.15.RI
Unit 2: Session 2: (Optional) Application 2: My Business Create a business and determine what to sell and what resources are needed. <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	NA	Personal Finance NA Career Development NA	ELA 4.CC.1.OL 4.L.1-14.S 4.L.15-23.C 4.FR.2-4.PE 4.RC.11.RL 4.RC.14,16-17.RI 4.V.1-3,7 4.W.2.S 4.W.4-6.P 4.CC.3.P 5.CC.1.OL



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			5.FR.2.PE 5.L.1-10.S 5.RC.14-15.RI 5.RC.3.RF 5.V.1-3,5,7 5.W.2.S 5.W.4,7.P 6.CC.1-5.SLC 6.CC.9-11.P 6.L.2,4-6.S 6.L.7,9.C 6.RC.12,14-15.RI 6.RC.8.RL 6.V.2-3,5 6.W.2.S 6.W.4-5,7.P
<p>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>Grade 4</p> <p>C.1.4.2 Explain the responsibilities government officials have to follow the law, to protect the rights of citizens, and to have integrity in different branches of government at various levels (i.e., local, state, federal).</p> <p>E.1.4.1 Analyze the effects of scarcity and opportunity cost during the decision-making process.</p> <p>Grade 5</p> <p>G.4.5.4 Evaluate the impact that resource scarcity has on a region. This may include lack of clean drinking water, land scarcity, labor shortage, and supply chain shortages.</p> <p>G.4.5.6 Evaluate the sustainability of resources achieved through civic actions.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>3.1.3 Recognize that decision-making often involves conflicts and compromise.</p>	<p>ELA</p> <p>4.CC.1.OL 4.L.1-14.S 4.L.15-23.C 4.FR.2-4.PE 4.RC.11.RL 4.RC.14,16-17.RI 4.V.1-3,7 4.W.2.S 4.W.4-6.P 4.CC.3.P 5.CC.1.OL 5.FR.2.PE 5.L.1-10.S 5.RC.14-15.RI 5.RC.3.RF 5.V.1-,5,7 5.W.2.S 5.W.4,7.P 6.CC.1-5.SLC 6.CC.9-11.P 6.L.2,4-6.S</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
			6.L.7,9.C 6.RC.12,14-15.RI 6.RC.8.RL 6.V.2-3,5 6.W.2.S 6.W.4-5,7.P Math 4.CAR.2 4.GM.10 5.CAR.3 6.NCC.9
<p>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>Grade 4</p> <p>C.1.4.1 Explain the rights and responsibilities citizens have according to the Declaration of Independence, U.S. Constitution, and Bill of Rights:</p> <ul style="list-style-type: none"> Freedoms (religion, speech, press, peaceable assembly) Rights (personal protection, fair trial by jury, vote, fair and equal treatment under the law) Responsibility to respect the rights and property of others <p>C.1.4.2 Explain the responsibilities government officials have to follow the law, to protect the rights of citizens, and to have integrity in different branches of government at various levels (i.e., local, state, federal).</p> <p>Grade 5</p> <p>G.4.5.4 Evaluate the impact that resource scarcity has on a region. This may include lack of clean drinking water, land scarcity, labor shortage, and supply chain shortages.</p> <p>G.4.5.6 Evaluate the sustainability of resources achieved through civic actions.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,16-17.RI 5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF 6.CC.1-5.SLC 6.RC.8.RL 6.RC.12,14-15.RI</p> <p>Math</p> <p>NA</p>



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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 2: Session 3: Free Enterprise</p> <p>This lesson enables students to experience the free enterprise system by working together in teams to make a prototype product with a limited number of resources.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity and explain ways to resolve scarcity. Compare free enterprise with other types of economies. 	<p>Grade 4</p> <p>E.1.4.1 Analyze the effects of scarcity and opportunity cost during the decision-making process.</p> <p>E.1.4.4 Explain ways entrepreneurs and businesses organize human, natural, and capital resources to produce goods and services such as Walmart, J.B. Hunt, Tyson Foods, Dillard’s.</p> <p>Grade 5</p> <p>G.4.5.4 Evaluate the impact that resource scarcity has on a region. This may include lack of clean drinking water, land scarcity, labor shortage, and supply chain shortages.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,16-17.RI 4.W.2.S 4.W.4-6.P</p> <p>5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF 5.W.2.S 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.W.2.S 6.RC.12,14-15.RI 6.W.4-5,7.P</p> <p>Math</p> <p>NA</p>
<p>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms?</p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. 	<p>NA</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,16-17.RI 4.W.1.S 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF 5.W.1.S 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.W.1.S 6.W.4-5.P 6.RC.12,14-15.RI</p> <p>Math</p> <p>NA</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. 	<p>Grade 4</p> <p>E.1.4.4 Explain ways entrepreneurs and businesses organize human, natural, and capital resources to produce goods and services such as Walmart, J.B. Hunt, Tyson Foods, Dillard’s.</p>	<p>Personal Finance NA</p> <p>Career Development NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.CC.4.P 4.RC.14,16-17.RI 4.W.1.S 4.W.4-5.P</p> <p>5.CC.1.OL 5.CC.4.P 5.RC.14-15.RI 5.W.1.S 5.W.4.P</p> <p>6.CC.1-5.SLC 6.CC.12.P 6.W.1.S 6.W.4-5.P 6.RC.12,14-15.RI</p> <p>Math NA</p>
<p>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <ul style="list-style-type: none"> Define scarcity and explain ways to resolve scarcity. 	<p>Grade 4</p> <p>E.1.4.1 Analyze the effects of scarcity and opportunity cost during the decision-making process.</p>	<p>Personal Finance PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>Career Development 3.1.3 Recognize that decision-making often involves conflicts and compromise. 3.2.3 Identify resources needed to meet personal goals.</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.17.RI</p> <p>5.CC.1.OL 5.RC.15.RI</p> <p>6.CC.1-5.SLC 6.RC.14.RI</p> <p>Math 4.CAR.2 4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems-Comparing Economies</p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate different economic systems 	<p>Grade 4</p> <p>C.1.4.1 Explain the rights and responsibilities citizens have according to the Declaration of Independence, U.S. Constitution, and Bill of Rights:</p> <ul style="list-style-type: none"> Freedoms (religion, speech, press, peaceable assembly) Rights (personal protection, fair trial by jury, vote, fair and equal treatment under the law) Responsibility to respect the rights and property of others <p>C.1.4.5 Evaluate changes in citizens’ rights and responsibilities over time.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.CC.4.P 4.RC.14,16-17.RI 4.W.1.S 4.W.4-5.P</p> <p>5.CC.1.OL 5.CC.4.P 5.RC.14-15.RI 5.W.1.S 5.W.4.P</p> <p>6.CC.1-5.SLC 6.CC.12.P 6.W.1.S 6.W.4-5.P 6.RC.12,14-15.RI</p> <p>Math</p> <p>NA</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students complete a brief activity to understand the difference between public and private property, and then they hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Define gross pay and net pay. • Calculate tax by multiplying with decimals. • Differentiate between public goods and services and private goods and services. • State examples of philanthropy. • Identify or explain why philanthropy is important in a community. 	<p>Grade 4</p> <p>E.1.4.8 Examine ways governments pay for the goods and services they provide through taxation and fees.</p> <p>G.1.4.11 Analyze ways communities cooperate in providing relief efforts during and after natural and human-made disasters.</p>	<p>Personal Finance</p> <p>PF.2.EI.2 Represent and analyze various types of income deductions and how they impact income (e.g., payroll taxes, deductions, gross pay, net pay)</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.V.1-3,7 4.W.4-5.P</p> <p>5.CC.1.OL 5.V.1-3,5,7 5.W.4.P</p> <p>6.CC.1-5.SLC 6.V.2-3,5 6.W.4-5.P</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>
<p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. 	<p>Grade 4</p> <p>E.1.4.8 Examine ways governments pay for the goods and services they provide through taxation and fees.</p> <p>G.1.4.11 Analyze ways communities cooperate in providing relief efforts during and after natural and human-made disasters.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.V.1-3,7 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.3.RF 5.V.1-3,5,7 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.V.2-3,5 6.W.4-5.P</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <ul style="list-style-type: none"> Calculate tax by multiplying with decimals. Explain why people pay taxes 	<p>Grade 4</p> <p>E.1.4.8 Examine ways governments pay for the goods and services they provide through taxation and fees.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL</p> <p>5.CC.1.OL 5.RC.3.RF</p> <p>6.CC.1-5.SLC 6.RC.8.RL</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>
<p>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</p> <p>Read biographies about noteworthy philanthropists and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>Grade 4</p> <p>G.1.4.11 Analyze ways communities cooperate in providing relief efforts during and after natural and human-made disasters.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>1.3.1 Evaluate the rewards/consequences of behavior towards others.</p> <p>1.3.3 Explain how respect plays a positive role in interacting with diverse groups essential to achieving success.</p>	<p>ELA</p> <p>4.CC.1.OL 4.CC.4.P 4.RC.14,16-17.RI 4.V.1-3,5,7</p> <p>5.CC.1.OL 5.CC.4.P 5.RC.14-15.RI 5.V.1-3,5,7 5.W.6.P</p> <p>6.CC.1-5.SLC 6.CC.12.P 6.V.2-5 6.RC.12,14-15.RI</p> <p>Math</p> <p>NA</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <p>Learn about foundations and how they help those in need.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>Grade 4</p> <p>C.1.4.6 Evaluate decision-making processes such as used for acting upon civic problems</p> <p>G.1.4.11 Analyze ways communities cooperate in providing relief efforts during and after natural and human-made disasters.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>1.3.1 Evaluate the rewards/consequences of behavior towards others.</p> <p>1.3.3 Explain how respect plays a positive role in interacting with diverse groups essential to achieving success.</p>	<p>ELA</p> <p>4.CC.1.OL 4.CC.4.P 4.RC.14,16-17.RI 4.V.1-3,5,7 4.W.1.S 4.W.4-5.P</p> <p>5.CC.1.OL 5.CC.4.P 5.RC.14-15.RI 5.V.1-3,5,7 5.W.1.S 5.W.4,6.P</p> <p>6.CC.1-5.SLC 6.CC.12.P 6.V.2-5 6.W.1.S 6.W.4-5.P 6.RC.12,14-15.RI</p> <p>Math</p> <p>NA</p>

Unit 3: Work and Career Readiness

<p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify their interests and skills. 	<p>Grade 4</p> <p>C.1.4.9 Analyze group actions and responses to local, state, national, and/or global problems.</p> <p>E.1.4.3 Analyze how knowledge, skills, education, and experience (i.e., human capital) can impact productivity, career advancement, and potential income</p> <p>E.1.4.8 Examine ways governments pay for the goods and services they provide through taxation and fees.</p> <p>H.1.4.4 Analyze the impact of individuals and events on the past, present, and future</p>	<p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>PF.3.CCP.1 Explore potential careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents</p> <p>Career Development</p> <p>1.1.1 Identify interests (likes, dislikes, strengths, weaknesses, wants, and needs) and examine how that will affect choosing a career.</p> <p>1.1.6 Identify how an individual's school experience connects to an</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,16-17.RI 4.V.1-3,5,7 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.14-15.RI 5.RC.3.RF 5.V.1-3,5,7 5.W.4,6.P</p> <p>6.CC.1-5.SLC</p>
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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers 		individual's future success. 1.2.2 Identify how choices affect future education and career plans. 2.2.1 Describe the transferable skills needed when transitioning between careers and/or jobs. 2.2.2 Compare and contrast skills necessary for specific careers. 2.3.1 Demonstrate understanding of the changing workplace due to the global economy and improvements in technology. 3.3.2 Identify the advantages and disadvantages of decisions when determining a tentative career goal. 4.1.1 Explain how career planning is a lifelong process beginning early in life. 4.1.2 Explain how career planning can save time, energy and money. 4.2.4 Demonstrate an understanding of employment requirements concerning degrees, certifications, licenses, diplomas, experience, and job skills. 5.1.1 Identify employment preparation activities (job application, resume, cover letter, follow-up letter.)	6.RC.8.RL 6.V.2-5 6.W.4-5.P 6.RC.12,14-15.RI Math NA
Unit 3: Session 1: (Optional) Application 1: My Career Interests Sort jobs by career interest type and find jobs in which they might be interested. <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning 	NA	Personal Finance PF.1.EI.1 Explain factors that influence career and job selection PF.1.EI.2 Determine ways to locate and apply for a job by • Completing a job search in an area of interest • Completing a job application, cover letter, resume, and follow-up letter PF.3.CCP.1 Explore potential careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents Career Development 2.2.2 Compare and contrast skills necessary for specific careers. 3.3.2 Identify the advantages and disadvantages of decisions when determining a tentative career goal. 4.1.1 Explain how career planning is a lifelong process beginning	ELA 4.L.13.S 4.L.15-23.C 4.FR.2-4.PE 4.RC.14.RI 4.RC.4.RF 4.V.1-3,5,7 4.W.4-5.P 5.FR.2.PE 5.RC.14.RI 5.RC.4.RF 5.V.1-3,5,7 5.W.4,6.P 6.RC.15.RI 6.L.7,9.C 6.V.2-5 6.W.4-5.P

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
		early in life. 4.1.2 Explain how career planning can save time, energy and money. 4.2.4 Demonstrate an understanding of employment requirements concerning degrees, certifications, licenses, diplomas, experience, and job skills.	Math NA
<p>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</p> <p>Create a bar graph to discover how investing in one’s human capital can pay off in higher wages.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. Connect investment in human capital with wage potential. 	<p>Grade 4</p> <p>E.1.4.3 Analyze how knowledge, skills, education, and experience (i.e., human capital) can impact productivity, career advancement, and potential income</p>	<p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>Career Development</p> <p>1.1.6 Identify how an individual's school experience connects to an individual's future success. 1.2.2 Identify how choices affect future education and career plans. 3.3.1 Compare and contrast postsecondary options leading to a career goal. 4.1.1 Explain how career planning is a lifelong process beginning early in life. 4.1.2 Explain how career planning can save time, energy and money. 4.2.4 Demonstrate an understanding of employment requirements concerning degrees, certifications, licenses, diplomas, experience, and job skills.</p>	<p>ELA</p> <p>4.CC.4.P 4.RC.14,16.RI 4.V.1-3,5,7 5.CC.4.P 5.RC.14.RI 5.V.1-3,5,7 5.W.6.P 6.CC.12.P 6.V.2-5 6.RC.12,15.RI</p> <p>Math</p> <p>NA</p>
<p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	NA	<p>Personal Finance</p> <p>PF.1.EI.2 Determine ways to locate and apply for a job by</p> <ul style="list-style-type: none"> Completing a job search in an area of interest Completing a job application, cover letter, resume, and follow-up letter <p>PF.1.EI.5 Summarize skills needed to be successful in the workplace</p> <ul style="list-style-type: none"> Communication Time Management Basic Employer Expectations <p>PF.3.CCP.1 Explore potential</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.14,16.RI 4.V.1-3,5,7 4.W.2.S 4.W.4-6,9-10.P 5.CC.1.OL 5.RC.14,18.RI 5.V.1-3,5,7 5.W.4,6,10.P 5.W.2.S</p>



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		<p>careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents</p> <p>Career Development</p> <p>2.2.1 Describe the transferable skills needed when transitioning between careers and/or jobs.</p> <p>4.2.4 Demonstrate an understanding of employment requirements concerning degrees, certifications, licenses, diplomas, experience, and job skills.</p> <p>5.1.1 Identify employment preparation activities (job application, resume, cover letter, follow-up letter.)</p>	<p>6.CC.1-5.SLC</p> <p>6.RC.12,15.RI</p> <p>6.V.2-5</p> <p>6.W.2.S</p> <p>Math</p> <p>NA</p>
<p>Unit 3: Session 1: (Optional)</p> <p>Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. 	<p>NA</p>	<p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL</p> <p>4.CC.3,5,P</p> <p>4.RC.14.RI</p> <p>4.V.1-3,7</p> <p>4.W.2.S</p> <p>4.W.4-6.P</p> <p>5.CC.1.OL</p> <p>5.RC.14.RI</p> <p>5.RC.4.RF</p> <p>5.V.1-3,5,7</p> <p>5.W.2.S</p> <p>5.W.4.P</p> <p>6.CC.1-5.SLC</p> <p>6.RC.15.RI</p> <p>6.V.2-3,5</p> <p>6.W.2.S</p> <p>6.W.4-5,7.P</p> <p>6.CC.9-11,13-14.P</p> <p>Math</p> <p>NA</p>

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<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> • Model appropriate business greetings. • Demonstrate proper interview skills. • Define resume, job interview, and applicant. • Demonstrate appropriate workplace behaviors and soft skills. 	<p>NA</p>	<p>Personal Finance</p> <p>PF.1.EI.3 Evaluate ways to make a positive impression during a job interview</p> <p>PF.1.EI.5 Summarize skills needed to be successful in the workplace</p> <ul style="list-style-type: none"> • Communication • Time Management • Basic Employer Expectations <p>Career Development</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. (i.e. being on time; listening; knowing when to ask questions; understanding role on team; following directions; work ethic; good attitude; the ability to be coached; taking responsibility for one’s own actions and choices; interacting with management.</p> <p>1.3.1 Evaluate the rewards/consequences of behavior towards others.</p> <p>2.2.1 Describe the transferable skills needed when transitioning between careers and/or jobs.</p> <p>2.3.1 Demonstrate understanding of the changing workplace due to the global economy and improvements in technology.</p> <p>4.2.4 Demonstrate an understanding of employment requirements concerning degrees, certifications, licenses, diplomas, experience, and job skills.</p> <p>5.1.1 Identify employment preparation activities (job application, resume, cover letter, follow-up letter.)</p>	<p>ELA</p> <p>4.CC.1-2.OL</p> <p>5.CC.1.OL</p> <p>6.CC.1-8.SLC</p> <p>Math</p> <p>NA</p>

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<p>Unit 3: Session 2:(Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> • Model appropriate business greetings. • Contribute to group success by demonstrating appropriate workplace behaviors. • Demonstrate proper interview skills. • Define resume, job interview, and applicant. 	<p>NA</p>	<p>Personal Finance</p> <p>PF.1.EI.3 Evaluate ways to make a positive impression during a job interview</p> <p>PF.1.EI.5 Summarize skills needed to be successful in the workplace</p> <ul style="list-style-type: none"> • Communication • Time Management • Basic Employer Expectations <p>PF.1.EI.2 Determine ways to locate and apply for a job by</p> <ul style="list-style-type: none"> • Completing a job search in an area of interest • Completing a job application, cover letter, resume, and follow-up letter <p>PF.3.CCP.1 Explore potential careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents</p> <p>Career Development</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. (i.e. being on time; listening; knowing when to ask questions; understanding role on team; following directions; work ethic; good attitude; the ability to be coached; taking responsibility for one’s own actions and choices; interacting with management.</p> <p>2.2.1 Describe the transferable skills needed when transitioning between careers and/or jobs.</p> <p>4.2.4 Demonstrate an understanding of employment requirements concerning degrees, certifications, licenses, diplomas, experience, and job skills.</p>	<p>ELA</p> <p>4.CC.1-2.OL 4.CC.3,5.P</p> <p>5.CC.1.OL 5.CC.5.P 5.RC.4.RF</p> <p>6.CC.1-8.SLC 6.CC.9-11,13-14.P</p> <p>Math</p> <p>NA</p>

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<p>Unit 3: Session 2: (Optional) Application 2: Customer Service</p> <p>Explore skills needed for outstanding customer service.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>NA</p>	<p>Personal Finance</p> <p>PF.1.EI.5 Summarize skills needed to be successful in the workplace</p> <ul style="list-style-type: none"> Communication Time Management Basic Employer Expectations <p>Career Development</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. (i.e. being on time; listening; knowing when to ask questions; understanding role on team; following directions; work ethic; good attitude; the ability to be coached; taking responsibility for one’s own actions and choices; interacting with management.</p> <p>2.2.1 Describe the transferable skills needed when transitioning between careers and/or jobs.</p>	<p>ELA</p> <p>4.CC.1.OL 4.CC.3,5.P 4.RC.3.RF 4.V.1-3,7 4.W.2.S 4.W.4-6.P</p> <p>5.CC.1.OL 5.RC.3-4.RF 5.V.1-3,5,7 5.W.2.S 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.1.RF 6.V.2-3,5 6.W.2.S 6.W.4-5,7.P 6.CC.9-11,13-14.P</p> <p>Math</p> <p>NA</p>
<p>Unit 3: Session 2: (Optional) Extension 1: Teamwork: Build a Robot</p> <p>Work in teams to design and build a robot using geometric shapes.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>Grade 4</p> <p>C.1.4.6 Evaluate decision-making processes such as used for acting upon civic problems</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>2.2.1 Describe the transferable skills needed when transitioning between careers and/or jobs.</p>	<p>ELA</p> <p>4.CC.1.OL 4.CC.3,5.P 4.RC.3.RF 4.W.2.S 4.W.4-6.P</p> <p>5.CC.1.OL 5.RC.3-4.RF 5.W.2.S 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.1.RF 6.W.2.S 6.W.4-5,7.P 6.CC.9-11,13-14.P</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3</p>

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			6.NCC.9
<p>Unit 3: Session 2: (Optional) Extension 2: Soft Skills</p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	NA	<p>Personal Finance</p> <p>PF.1.EI.5 Summarize skills needed to be successful in the workplace</p> <ul style="list-style-type: none"> Communication Time Management Basic Employer Expectations <p>Career Development</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. (i.e. being on time; listening; knowing when to ask questions; understanding role on team; following directions; work ethic; good attitude; the ability to be coached; taking responsibility for one’s own actions and choices; interacting with management.</p> <p>2.2.1 Describe the transferable skills needed when transitioning between careers and/or jobs.</p>	<p>ELA</p> <p>4.CC.1.OL 4.CC.3,5.P 4.RC.14.RI 4.RC.3.RF 4.W.2.S 4.W.4-6.P</p> <p>5.CC.1.OL 5.RC.14.RI 5.RC.3-4.RF 5.W.2.S 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.15.RI 6.RC.1.RF 6.W.2.S 6.W.4-5,7.P 6.CC.9-11,13-14.P</p> <p>Math</p> <p>NA</p>
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. 	<p>Grade 4</p> <p>C.1.4.1 Explain the rights and responsibilities citizens have according to the Declaration of Independence, U.S. Constitution, and Bill of Rights:</p> <ul style="list-style-type: none"> Freedoms (religion, speech, press, peaceable assembly) Rights (personal protection, fair trial by jury, vote, fair and equal treatment under the law) Responsibility to respect the rights and property of others 	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>5.2.3 Identify leadership qualities and managerial skills, i.e. being a team player, showing an eagerness for lifelong learning.</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.14,16-17.RI 4.RC.4.RF 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.15.RI 5.RC.4.RF 5.W.4.P</p> <p>6.CC.1-5.SLC</p>



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<ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Identify the steps of the election process. 	<p>C.1.4.5 Evaluate changes in citizens' rights and responsibilities over time.</p> <p>C.1.4.6 Evaluate decision-making processes such as used for acting upon civic problems</p> <p>Grade 6</p> <p>C.1.6.7 Analyze the impact of rules and laws on society and reasons people change rules and laws over time.</p> <p>C.1.6.8 Explain the development of policies to address public problems in various civilizations over time.</p>		<p>6.W.4-5.P</p> <p>6.RC.12,14-15.RI</p> <p>Math</p> <p>NA</p>
<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. 	<p>Grade 4</p> <p>C.1.4.6 Evaluate decision-making processes such as used for acting upon civic problems.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>5.2.3 Identify leadership qualities and managerial skills, i.e. being a team player, showing an eagerness for lifelong learning.</p>	<p>ELA</p> <p>4.CC.1.OL</p> <p>4.CC.3,5.P</p> <p>4.RC.14,16-17.RI</p> <p>4.RC.3-4.RF</p> <p>5.CC.1.OL</p> <p>5.CC.5.P</p> <p>5.RC.14-15.RI</p> <p>5.RC.3-4.RF</p> <p>6.CC.1-5.SLC</p> <p>6.RC.12,14-15.RI</p> <p>6.CC.9-11,13-14.P</p> <p>Math</p> <p>NA</p>
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>Grade 4</p> <p>C.1.4.6 Evaluate decision-making processes such as used for acting upon civic problems.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>3.1.3 Recognize that decision-making often involves conflicts and compromise.</p>	<p>ELA</p> <p>4.CC.1.OL</p> <p>4.CC.3,5.P</p> <p>4.RC.14,16-17.RI</p> <p>4.RC.4.RF</p> <p>4.W.4-5.P</p> <p>5.CC.1.OL</p> <p>5.CC.5.P</p> <p>5.RC.15.RI</p> <p>5.RC.4.RF</p>

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			5.W.4.P 6.CC.1-5.SLC 6.W.4-5.P 6.RC.12,14-15.RI 6.CC.9-11,13-14.P Math NA
<p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights using a digital timeline.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>Grade 4</p> <p>C.1.4.1 Explain the rights and responsibilities citizens have according to the Declaration of Independence, U.S. Constitution, and Bill of Rights:</p> <ul style="list-style-type: none"> Freedoms (religion, speech, press, peaceable assembly) Rights (personal protection, fair trial by jury, vote, fair and equal treatment under the law) Responsibility to respect the rights and property of others <p>C.1.4.5 Evaluate changes in citizens’ rights and responsibilities over time.</p> <p>H.1.4.2 Interpret timelines to show relationships among people, events, and movements in Arkansas and/or the world between 1850-1880:</p> <ul style="list-style-type: none"> In U.S. history, national expansion and reform, pioneer life, slavery In Arkansas history, The Arkansas Traveler <p>Grade 6</p> <p>C.1.6.7 Analyze the impact of rules and laws on society and reasons people change rules and laws over time.</p> <p>C.1.6.8 Explain the development of policies to address public problems in various civilizations over time.</p>	<p>Personal Finance NA</p> <p>Career Development NA</p>	<p>ELA</p> <p>4.RC.14,16.RI 4.RC.3-4.RF</p> <p>5.RC.15.RI 5.RC.3-4.RF</p> <p>6.RC.12,15.RI</p> <p>Math NA</p>



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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <p>Discover games, tools, and supplements such as JA My Resume Builder to learn more about creating resumes and starting a business.</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan 	<p>NA</p>	<p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>PF.1.EI.2 Determine ways to locate and apply for a job by</p> <ul style="list-style-type: none"> Completing a job search in an area of interest Completing a job application, cover letter, resume, and follow-up letter <p>PF.3.CCP.1 Explore potential careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents</p> <p>Career Development</p> <p>1.1.1 Identify interests (likes, dislikes, strengths, weaknesses, wants, and needs) and examine how that will affect choosing a career.</p> <p>3.3.2 Identify the advantages and disadvantages of decisions when determining a tentative career goal.</p> <p>4.1.1 Explain how career planning is a lifelong process beginning early in life.</p> <p>4.1.2 Explain how career planning can save time, energy and money.</p> <p>5.1.1 Identify employment preparation activities (job application, resume, cover letter, follow-up letter.)</p>	<p>ELA</p> <p>4.RC.14,16.RI</p> <p>4.RC.3-4.RF</p> <p>5.RC.15.RI</p> <p>5.RC.3-4.RF</p> <p>6.RC.12,15.RI</p> <p>Math</p> <p>NA</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
Unit 4 Business Management			
<p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. 	<p>Grade 4</p> <p>E.1.4.4 Explain ways entrepreneurs and businesses organize human, natural, and capital resources to produce goods and services such as Walmart, J.B. Hunt, Tyson Foods, Dillard’s.</p> <p>E.1.4.7 Describe the types of financial institutions and their roles in an economy (e.g., banks, Federal Reserve, credit unions, investment firms)</p> <p>Grade 5</p> <p>G.4.5.4 Evaluate the impact that resource scarcity has on a region. This may include lack of clean drinking water, land scarcity, labor shortage, and supply chain shortages.</p>	<p>Personal Finance</p> <p>PF.2.EI.3 Analyze differences among salary, hourly, commission, and overtime pay</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>Career Development</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career.</p> <p>2.3.2 Identify types of work schedules--self-employed (entrepreneur), part-time, full-time, temporary, seasonal, volunteer, flextime, and rotational.</p> <p>3.2.2 Define goals.</p>	<p>ELA</p> <p>4.RC.14,16.RI</p> <p>4.RC.3-4.RF</p> <p>4.W.4-5.P</p> <p>5.RC.3-4.RF</p> <p>5.W.4.P</p> <p>6.RC.12,15.RI</p> <p>6.W.4-5.P</p> <p>Math</p> <p>4.CAR.2</p> <p>4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>
<p>Unit 4: Session 1: (Optional)</p> <p>Application 1: Business Budget</p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	<p>NA</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>3.2.2 Define goals.</p>	<p>ELA</p> <p>4.CC.1.OL</p> <p>4.RC.11.RL</p> <p>4.RC.14,16.RI</p> <p>4.RC.4.RF</p> <p>4.W.4-5.P</p> <p>5.CC.1.OL</p> <p>5.RC.14.RI</p> <p>5.RC.3-4.RF</p> <p>5.W.4.P</p> <p>6.CC.1-5.SLC</p> <p>6.RC.8.RL</p> <p>6.W.4-5.P</p> <p>6.RC.12,15.RI</p> <p>Math</p> <p>4.CAR.2</p> <p>4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>Grade 4</p> <p>E.1.4.5 Explain effects of supply and demand on prices.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,16.RI 4.RC.4.RF 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.14.RI 5.RC.3-4.RF 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.W.4-5.P 6.RC.12,15.RI</p> <p>Math</p> <p>NA</p>
<p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	<p>Grade 4</p> <p>E.1.4.1 Analyze the effects of scarcity and opportunity cost during the decision-making process.</p>	<p>Personal Finance</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>Career Development</p> <p>3.1.3 Recognize that decision-making often involves conflicts and compromise.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.14,16.RI 4.RC.4.RF 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.14.RI 5.RC.3-4.RF 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.W.4-5.P 6.RC.12,15.RI</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>

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<p>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>Grade 4</p> <p>E.1.4.5 Explain effects of supply and demand on prices.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.CC.3,5.P 4.RC.11.RL 4.RC.14,16.RI 4.RC.4.RF 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.14.RI 5.RC.3-4.RF 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.W.4-5.P 6.RC.12,15.RI 6.CC.9-11,13-14.P</p> <p>Math</p> <p>NA</p>
<p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Grade 4</p> <p>E.1.4.5 Explain effects of supply and demand on prices.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.RC.14.RI 4.RC.4.RF 4.W.6.P</p> <p>5.RC.14.RI 5.RC.4.RF 5.W.6.P</p> <p>6.RC.15.RI 6.W.7.P</p> <p>Math</p> <p>4.CAR.2,8 4.GM.10</p> <p>5.CAR.3-4</p> <p>6.NCC.9-10</p>

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<p>Unit 4: Session 2: Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Grade 4</p> <p>E.1.4.4 Explain ways entrepreneurs and businesses organize human, natural, and capital resources to produce goods and services such as Walmart, J.B. Hunt, Tyson Foods, Dillard’s.</p> <p>E.1.4.5 Explain effects of supply and demand on prices.</p> <p>Grade 5</p> <p>G.4.5.4 Evaluate the impact that resource scarcity has on a region. This may include lack of clean drinking water, land scarcity, labor shortage, and supply chain shortages.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.RC.14.RI</p> <p>4.RC.4.RF</p> <p>5.RC.14.RI</p> <p>5.RC.4.RF</p> <p>6.RC.15.RI</p> <p>Math</p> <p>4.CAR.2</p> <p>4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>
<p>Unit 4: Session 2: (Optional) Application 1: The Right Price</p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Grade 4</p> <p>E.1.4.5 Explain effects of supply and demand on prices.</p>	<p>Personal Finance</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL</p> <p>4.RC.11.RL</p> <p>4.RC.14.RI</p> <p>4.RC.4.RF</p> <p>5.CC.1.OL</p> <p>5.RC.14.RI</p> <p>5.RC.3-4.RF</p> <p>6.CC.1-5.SLC</p> <p>6.RC.15.RI</p> <p>6.RC.8.RL</p> <p>Math</p> <p>4.CAR.2</p> <p>4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>

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<p>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</p> <p>Brainstorm business operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Grade 4 E.1.4.5 Explain effects of supply and demand on prices.</p>	<p>Personal Finance PF.4.C.7 Understand the different components of loans by</p> <ul style="list-style-type: none"> Differentiating between the different types of loans (e.g., payday, auto, home, personal, student) Examining the lending process from application to approval Calculating true costs associated with loans (e.g., term length, interest rate) Understanding the factors that contribute to different interest rates Evaluating the implications of obtaining and/or defaulting on a loan <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>Career Development NA</p>	<p>ELA 4.CC.1.OL 4.RC.11.RL 4.RC.14.RI 4.RC.4.RF</p> <p>5.CC.1.OL 5.RC.14.RI 5.RC.3-4.RF</p> <p>6.CC.1-5.SLC 6.RC.15.RI 6.RC.8.RL</p> <p>Math 4.CAR.2,8 4.GM.10</p> <p>5.CAR.3-4</p> <p>6.NCC.9-10</p>
<p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Conduct research to discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	<p>Grade 4 E.1.4.5 Explain effects of supply and demand on prices.</p>	<p>Personal Finance NA</p> <p>Career Development NA</p>	<p>ELA 4.CC.1.OL 4.RC.11.RL 4.RC.14.RI 4.RC.4.RF 4.W.4-5,9-10.P</p> <p>5.CC.1.OL 5.RC.14.RI 5.RC.3-4.RF 5.W.4,9-10.P</p> <p>6.CC.1-5.SLC 6.RC.15.RI 6.RC.8.RL</p> <p>Math NA</p>

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<p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> Create a friendly letter using a template. 	<p>NA</p>	<p>Personal Finance NA</p> <p>Career Development NA</p>	<p>ELA</p> <p>4.L.1-14.S 4.L.15-23.C 4.FR.2-4.PE 4.W.4-5.P</p> <p>5.FR.2.PE 5.L.1-10.S 5.W.4.P</p> <p>6.L.2,4-6.S 6.L.7,9.C 6.V.2 6.W.4-5.P</p> <p>Math NA</p>
<p>Unit 4: Session 3: Visit Preparation</p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. Define advertising. Describe characteristics of effective advertising. Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>Grade 4</p> <p>E.1.4.7 Describe the types of financial institutions and their roles in an economy (e.g., banks, Federal Reserve, credit unions, investment firms)</p>	<p>Personal Finance</p> <p>PF.2.EI.1 Compare and contrast the methods by which employees are paid (e.g., direct deposit, paper check, payroll card)</p> <p>PF.2.EI.2 Represent and analyze various types of income deductions and how they impact income (e.g., payroll taxes, deductions, gross pay, net pay)</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>Career Development NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.V.4,6 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.3.RF 5.V.4,6 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.V.3,6 6.W.4-5.P</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>

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<p>Unit 4: Session 3: (Optional) Application 1: Business Ethics</p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	NA	<p>Personal Finance NA</p> <p>Career Development 3.2.4 Describe how personal values affect decisions due to conflicting demands.</p>	<p>ELA 4.CC.1.OL 4.RC.11.RL 4.RC.16.RI 4.RC.4.RF 4.V.4,6 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.18.RI 5.RC.3-4.RF 5.V.4,6 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.12.RI 6.V.3,6 6.W.4-5.P</p> <p>Math NA</p>
<p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	NA	<p>Personal Finance NA</p> <p>Career Development NA</p>	<p>ELA 4.CC.1.OL 4.RC.11.RL 4.RC.16.RI 4.RC.4.RF 4.V.4,6 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.18.RI 5.RC.3-4.RF 5.V.4,6 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.12.RI 6.V.3,6 6.W.4-5.P</p>

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Unit Description and Learning Objectives	Arkansas Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards Math
<p>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. 	NA	<p>Personal Finance</p> <p>PF.4.C.1 Identify types of fraud and credit abuse and develop strategies to protect oneself from identity fraud and theft</p> <p>PF.4.C.2 Discuss common crimes against consumers and examine federal consumer protection laws</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.1.OL 4.RC.11.RL 4.RC.16.RI 4.RC.4.RF 4.V.4,6 4.W.4-5.P</p> <p>5.CC.1.OL 5.RC.18.RI 5.RC.3-4.RF 5.V.4,6 5.W.4.P</p> <p>6.CC.1-5.SLC 6.RC.8.RL 6.RC.12.RI 6.V.3,6 6.W.4-5.P</p>
<p>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	NA	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.5.P 4.L.1-14.S 4.L.15-23.C 4.FR.2-4.PE 4.W.1.S 4.W.4-5,7-8.P</p> <p>5.CC.5.P 5.FR.2.PE 5.L.1-10.S 5.W.1.S 5.W.4,7-8.P</p> <p>6.CC.13-14.P 6.L.2,4-6.S 6.L.7,9.C 6.V.2 6.W.1.S 6.W.12.P</p>

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Unit 5: The Visit			
<p>Unit 5: Activity: Schedule and Citizen Checklist</p> <ul style="list-style-type: none"> Manage their personal finances and time. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	NA	<p>Personal Finance NA</p> <p>Career Development NA</p>	<p>ELA NA</p> <p>Math NA</p>
<p>Unit 5: The Visit</p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Function in their job capacity at JA BizTown. Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and job responsibilities. 	NA	<p>Personal Finance</p> <p>PF.4.C.7 Understand the different components of loans by</p> <ul style="list-style-type: none"> Differentiating between the different types of loans (e.g., payday, auto, home, personal, student) Examining the lending process from application to approval Calculating true costs associated with loans (e.g., term length, interest rate) Understanding the factors that contribute to different interest rates Evaluating the implications of obtaining and/or defaulting on a loan <p>Career Development</p> <p>1.1.5 Recognize different personality types and the effect of different types working in the same environment.</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. (i.e. being on time; listening; knowing when to ask questions; understanding role on team; following directions; work ethic; good attitude; the ability to be coached; taking responsibility for one’s own actions and choices; interacting with management.</p>	<p>ELA</p> <p>4.CC.1.OL 4.L.5.S 5.CC.1.OL 6.CC.3-4.SLC</p> <p>Math</p> <p>4.CAR.2,8 4.GM.10 5.CAR.3-4 6.NCC.9-10</p>

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<p>Unit 5: Activity: Bringing It Home</p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. Describe how citizens work within a quality business. Explain circular flow. 	<p>Grade 4</p> <p>E.1.4.1 Analyze the effects of scarcity and opportunity cost during the decision-making process.</p> <p>E.1.4.4 Explain ways entrepreneurs and businesses organize human, natural, and capital resources to produce goods and services such as Walmart, J.B. Hunt, Tyson Foods, Dillard’s.</p> <p>Grade 5</p> <p>G.4.5.4 Evaluate the impact that resource scarcity has on a region. This may include lack of clean drinking water, land scarcity, labor shortage, and supply chain shortages.</p>	<p>Personal Finance</p> <p>PF.3.CCP.2 Explore opportunities for internships, job shadowing, and real-world experiences to determining future career paths</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>Career Development</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. (i.e. being on time; listening; knowing when to ask questions; understanding role on team; following directions; work ethic; good attitude; the ability to be coached; taking responsibility for one’s own actions and choices; interacting with management.</p> <p>1.2.1 Catalogue successes and failures and then evaluate how to improve.</p> <p>3.1.3 Recognize that decision-making often involves conflicts and compromise.</p>	<p>ELA</p> <p>4.CC.2.OL</p> <p>5.CC.2.OL</p> <p>6.CC.6-8.SLC</p> <p>Math</p> <p>NA</p>
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	<p>NA</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>1.1.5 Recognize different personality types and the effect of different types working in the same environment.</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. (i.e. being on time; listening; knowing when to ask questions; understanding role on team; following directions;</p>	<p>ELA</p> <p>4.CC.3,5.P</p> <p>5.CC.3,5.P</p> <p>6.CC.9-11,13-14.P</p> <p>Math</p> <p>NA</p>



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		work ethic; good attitude; the ability to be coached; taking responsibility for one’s own actions and choices; interacting with management. 1.2.1 Catalogue successes and failures and then evaluate how to improve.	
<p>Unit 5: (Optional) Application 2: Biz Quiz</p> <p>Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience.</p> <ul style="list-style-type: none"> • Explain circular flow. • Describe how citizens use financial institutions. • Describe how citizens work within a quality business. 	NA	<p>Personal Finance NA</p> <p>Career Development NA</p>	<p>ELA NA</p> <p>Math 4.CAR.2 4.GM.10 5.CAR.3 6.NCC.9</p>
<p>Unit 5: (Optional) Extension: Business Letter</p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> • Evaluate team performance at JA BizTown. • Describe how citizens work within a quality business. 	NA	<p>Personal Finance NA</p> <p>Career Development NA</p>	<p>ELA 4.W.7-8.P 5.W.7-8.P 6.W.8,10,12.P 6.L.10.C</p> <p>Math NA</p>

JA BizTown Adventures

Session Details	Social Studies	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Compare potential customers ▪ Identify target market ▪ Make a strategic decision ▪ Identify points in a mission statement ▪ Compare applicant resumes ▪ Make a budget-based decision ▪ Create a letter by making appropriate word choices 	<p>NA</p>	<p>Personal Finance</p> <p>PF.2.El.1 Compare and contrast the methods by which employees are paid (e.g., direct deposit, paper check, payroll card)</p> <p>Career Development</p> <p>3.1.1 Identify steps in a decision-making process.</p>	<p>ELA</p> <p>4.CC.2.OL 4.RC.14,16-17.RI 4.RC.3-4,6.RF 4.V.1-3,5,7 4.W.4-5,9-10.P</p> <p>5.RC.14-15,18.RI 5.RC.3-4,6.RF 5.V.1-7 5.W.4-6,10.P</p> <p>6.CC.6-8.SLC 6.RC.1,4.RF 6.V.2-5 6.RC.12,14-15.RI</p> <p>Math</p> <p>NA</p>

JA BizTown Adventures

Session Details	Social Studies	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
<p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies' services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company's mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process 	<p>Grade 4</p> <p>E.1.4.5 Explain effects of supply and demand on prices.</p>	<p>Personal Finance</p> <p>PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost</p> <p>Career Development</p> <p>3.1.1 Identify steps in a decision-making process.</p>	<p>ELA</p> <p>4.CC.2.OL 4.RC.14,16-17.RI 4.RC.3-4,6.RF 4.V.1-3,5,7 4.W.4-5,9-10.P</p> <p>5.RC.14-15,18.RI 5.RC.3-4,6.RF 5.V.1-7 5.W.4-6,10.P</p> <p>6.CC.6-8.SLC 6.RC.1,4.RF 6.V.2-5 6.RC.12,14-15.RI</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>

JA BizTown Adventures

Session Details	Social Studies	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts 	<p>NA</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>	<p>ELA</p> <p>4.CC.2.OL 4.RC.14,16-17.RI 4.RC.3-4,6.RF 4.V.1-3,5,7</p> <p>5.RC.14-15,18.RI 5.RC.3-4,6.RF 5.V.1-7 5.W.6.P</p> <p>6.CC.6-8.SLC 6.RC.1,4.RF 6.V.2-5 6.RC.12,14-15.RI</p> <p>Math</p> <p>NA</p>

JA BizTown Adventures

Session Details	Social Studies	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service 	<p>NA</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>3.1.1 Identify steps in a decision-making process.</p> <p>3.2.4 Describe how personal values affect decisions due to conflicting demands.</p> <p>5.1.1 Identify employment preparation activities (job application, resume, cover letter, follow-up letter.)</p>	<p>ELA</p> <p>4.CC.2.OL</p> <p>4.RC.14,16-17.RI</p> <p>4.RC.3-4,6.RF</p> <p>4.V.1-3,5,7</p> <p>4.W.4-5,9-10.P</p> <p>5.RC.14-15,18.RI</p> <p>5.RC.3-4,6.RF</p> <p>5.V.1-7</p> <p>5.W.4-6,10.P</p> <p>6.CC.6-8.SLC</p> <p>6.RC.1,4.RF</p> <p>6.V.2-5</p> <p>6.RC.12,14-15.RI</p> <p>Math</p> <p>NA</p>

JA BizTown Adventures

Session Details	Social Studies	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
<p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions ▪ Make shopping decisions based on budget and opportunity cost 	<p>Grade 4</p> <p>E.1.4.7 Describe the types of financial institutions and their roles in an economy (e.g., banks, Federal Reserve, credit unions, investment firms)</p>	<p>Personal Finance</p> <p>PF.2.EI.2 Represent and analyze various types of income deductions and how they impact income (e.g., payroll taxes, deductions, gross pay, net pay)</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>Career Development</p> <p>3.1.1 Identify steps in a decision-making process.</p>	<p>ELA</p> <p>4.CC.2.OL 4.RC.14,16-17.RI 4.RC.3-4,6.RF 4.V.1-3,5,7</p> <p>5.RC.14-15,18.RI 5.RC.3-4,6.RF 5.V.1-7 5.W.6.P</p> <p>6.CC.6-8.SLC 6.RC.1,4.RF 6.V.2-5 6.RC.12,14-15.RI</p> <p>Math</p> <p>4.CAR.2 4.GM.10</p> <p>5.CAR.3</p> <p>6.NCC.9</p>

JA BizTown Adventures

Session Details	Social Studies	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
<p>Improving the JA BizTown Community Adventure</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Make decisions based on their understanding of personal freedoms ▪ Determine appropriate allocation of tax funds ▪ Create policy based on public safety ▪ Base voting decisions on candidate policies and promises. 	<p>Grade 4</p> <p>C.1.4.6 Evaluate decision-making processes such as used for acting upon civic problems</p> <p>E.1.4.8 Examine ways governments pay for the goods and services they provide through taxation and fees.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>1.3.1 Evaluate the rewards/consequences of behavior towards others.</p> <p>3.1.3 Recognize that decision-making often involves conflicts and compromise.</p>	<p>ELA</p> <p>4.CC.2.OL</p> <p>4.RC.14,16-17.RI</p> <p>4.RC.3-4,6.RF</p> <p>4.V.1-3,5,7</p> <p>5.RC.14-15,18.RI</p> <p>5.RC.3-4,6.RF</p> <p>5.V.1-7</p> <p>5.W.6.P</p> <p>6.CC.6-8.SLC</p> <p>6.RC.1,4.RF</p> <p>6.V.2-5</p> <p>6.RC.12,14-15.RI</p> <p>Math</p> <p>NA</p>

JA Finance Park

Unit Description	Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
<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:</p> <p>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>NA</p>	<p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>PF.2.EI.1 Compare and contrast the methods by which employees are paid (e.g., direct deposit, paper check, payroll card)</p> <p>PF.2.EI.2 Represent and analyze various types of income deductions and how they impact income (e.g., payroll taxes, deductions, gross pay, net pay)</p> <p>PF.3.CCP.1 Explore potential careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents</p> <p>Career Development</p> <p>1.1.1 Identify interests (likes, dislikes, strengths, weaknesses, wants, and needs) and examine how that will affect choosing a career.</p> <p>1.1.3 Identify values and the effect they have in choosing a career.</p> <p>1.1.6 Identify how an individual's school experience connects to an individual's future success.</p> <p>1.2.2 Identify how choices affect future education and career plans.</p> <p>2.1.2 Research and discuss the sixteen (16) Career Clusters using various sources of information.</p> <p>2.2.2 Compare and contrast skills necessary for specific careers.</p> <p>2.3.1 Demonstrate understanding of the changing workplace due to the global economy and improvements in technology.</p> <p>3.3.1 Compare and contrast postsecondary options leading to a career goal.</p> <p>3.3.2 Identify the advantages and disadvantages of decisions when determining a tentative career goal.</p> <p>4.1.1 Explain how career planning is a lifelong process beginning early in life.</p> <p>4.1.2 Explain how career planning can save time, energy and money.</p>	<p>ELA</p> <p>6.CC.1-5.SLC</p> <p>6.CC.14.P</p> <p>6.L.2-3,6.S</p> <p>6.W.12.P</p> <p>6.V.2-3</p> <p>7.CC.1-4.SLC</p> <p>7.CC.12.P</p> <p>7.L.7-10.S</p> <p>7.V.2-3</p> <p>7.W.12.P</p> <p>8.CC.1-4.SLC</p> <p>8.V.2-3</p> <p>8.W.12.P</p> <p>8.L.3-4.S</p> <p>Math</p> <p>6.NCC.9-10</p> <p>7.NCC.7-8</p>

JA Finance Park

Unit Description	Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
		<p>4.1.3 Explore the education and training requirements to meet certain job qualifications.</p> <p>4.2.3 Identify viable pathways of study with postsecondary education and training opportunities for a chosen career focus.</p> <p>4.2.4 Demonstrate an understanding of employment requirements concerning degrees, certifications, licenses, diplomas, experience, and job skills.</p> <p>4.4.3 Assess the relative income and benefits of a future career goal with respect to personal goals and lifestyles.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</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:</p> <p>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 	NA	<p>Personal Finance</p> <p>PF.4.C.7 Understand the different components of loans by</p> <ul style="list-style-type: none"> Differentiating between the different types of loans (e.g., payday, auto, home, personal, student) Examining the lending process from application to approval Calculating true costs associated with loans (e.g., term length, interest rate) Understanding the factors that contribute to different interest rates Evaluating the implications of obtaining and/or defaulting on a loan <p>PF.5.MM.1 Compare types of banking institutions including products and services available</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost</p>	<p>ELA</p> <p>6.CC.1-5.SLC 6.CC.14.P 6.L.2-3,6.S 6.W.12.P 6.RC.1-2.RF 6.V.2-3 7.CC.1-4.SLC 7.CC.12.P 7.L.7-10.S 7.RC.1-2.RF 7.V.2-3 7.W.12.P 8.CC.1-4.SLC 8.V.2-3 8.W.12.P 8.L.3-4.S</p> <p>Math</p> <p>6.NCC.9 7.NCC.7</p>

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Unit Description	Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
		<p>PF.6.I.2 Investigate the relationship between insurance premiums and deductibles</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>PF.7.SI.3 Calculate simple and compound interest and explain the difference between the two</p> <p>PF.7.SI.4 Analyze the relationship between risk and return</p> <p>PF.7.SI.5 Compare the characteristics of saving tools (e.g., liquidity, interest rates, term length) to determine how to best meet a financial goal</p> <p>PF.7.SI.6 Interpret the role of goal setting as an integral part of financial planning and construct a well written goal</p> <p>PF.7.SI.7 Research different types of investments and consider the importance of diversification</p> <ul style="list-style-type: none"> • Annuities • Bonds • Money Market Funds • Mutual Funds • Real Estate • Stocks <p>Career Development</p> <p>3.2.1 Describe the structure of setting short, medium, and long-term goals.</p> <p>3.2.2 Define goals.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>	

JA Finance Park

Unit Description	Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they 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:</p> <p>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>NA</p>	<p>Personal Finance</p> <p>PF.4.C.1 Identify types of fraud and credit abuse and develop strategies to protect oneself from identity fraud and theft</p> <p>PF.4.C.3 Compare and contrast the advantages and disadvantages of renting versus owning a home (e.g., costs, taxes, insurance)</p> <p>PF.4.C.4 Analyze factors that determining/influence mortgage costs (e.g., interest rate, term length, credit rating)</p> <p>PF.4.C.5 Understand different components of credit by</p> <ul style="list-style-type: none"> • Comparing and contrasting sources of credit • Discussing the establishment and use of credit • Identifying the factors that contribute to a credit score • Calculating the actual costs associated with credit • Discussing methods of solving credit problems • Evaluating the risks associated with overextending credit <p>PF.4.C.6 Understand the different components of bankruptcy by</p> <ul style="list-style-type: none"> • Identifying and evaluating types of bankruptcy • Examining the impact of declaring bankruptcy and how it may affect future financial opportunities <p>PF.5.MM.1 Compare types of banking institutions including products and services available</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p>	<p>ELA</p> <p>6.CC.1-7.SLC</p> <p>7.CC.1-5.SLC</p> <p>8.CC.1-4.SLC</p> <p>Math</p> <p>6.NCC.9-10</p> <p>7.NCC.7-8</p>

JA Finance Park

Unit Description	Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
		<p>PF.7.SI.3 Calculate simple and compound interest and explain the difference between the two</p> <p>Career Development</p> <p>5.1.2 Identify human resources requirements for employment such as drug testing and credit checks.</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:</p> <p>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>NA</p>	<p>Personal Finance</p> <p>PF.2.EI.2 Represent and analyze various types of income deductions and how they impact income (e.g., payroll taxes, deductions, gross pay, net pay)</p> <p>PF.4.C.7 Understand the different components of loans by</p> <ul style="list-style-type: none"> • Differentiating between the different types of loans • Examining the lending process from application to approval • Calculating true costs associated with loans • Understanding the factors that contribute to different interest rates • Evaluating the implications of obtaining and/or defaulting on a loan <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>PF.7.SI.6 Interpret the role of goal setting as an integral part of financial planning and construct a well written goal</p> <p>Career Development</p> <p>1.1.4 Identify lifestyle preference and write steps to achieve that lifestyle.</p>	<p>ELA</p> <p>6.CC.1-5.SLC 6.CC.14.P 6.L.2-3,6.S 6.W.12.P 6.RC.3.RF 6.V.2-3 7.CC.1-4.SLC 7.CC.12.P 7.L.7-10.S 7.RC.3.RF 7.V.2-3 7.W.12.P</p> <p>8.CC.1-4.SLC 8.RC.3.RF 8.V.2-3 8.W.12.P 8.L.3-4.S</p> <p>Math</p> <p>6.NCC.9-10 7.NCC.7-8</p>

JA Finance Park

Unit Description	Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
		<p>3.1.3 Recognize that decision-making often involves conflicts and compromise.</p> <p>3.2.1 Describe the structure of setting short, medium, and long-term goals.</p> <p>3.2.2 Define goals.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>	
<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:</p> <p>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>Economics</p> <p>E.2.ECON.2 Evaluate the roles of scarcity, incentives, trade-offs, and opportunity cost in decision-making (e.g., PACED decision-making model, cost/benefit analysis, employment choices, the four factors of production).</p> <p>E.2.ECON.3 Justify various economic solutions to problems affecting an individual or society using marginal cost and marginal benefit analysis.</p>	<p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>PF.4.C.5 Understand different components of credit by</p> <ul style="list-style-type: none"> • Comparing and contrasting sources of credit (e.g., car loans, student loans, credit cards) • Discussing the establishment and use of credit • Identifying the factors that contribute to a credit score • Calculating the actual costs associated with credit • Discussing methods of solving credit problems • Evaluating the risks associated with overextending credit <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>Career Development</p> <p>1.1.4 Identify lifestyle preference and write steps to achieve that lifestyle.</p>	<p>ELA</p> <p>6.CC.9.P 6.RC.3.RF 6.W.1.S 6.W.4-5.P</p> <p>7.CC.9.P 7.RC.3.RF 7.W.1.S 7.W.4.P</p> <p>8.CC.8.P 8.RC.3.RF 8.W.1.S 8.W.4.P</p> <p>Math</p> <p>NA</p>

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Unit Description	Social Studies Standards	Arkansas Personal Finance and Career Development Standards	Arkansas ELA and Math Standards
		<p>1.1.5 Recognize different personality types and the effect of different types working in the same environment.</p> <p>1.1.6 Identify how an individual's school experience connects to an individual's future success.</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. (i.e. being on time; listening; knowing when to ask questions; understanding role on team; following directions; work ethic; good attitude; the ability to be coached; taking responsibility for one's own actions and choices; interacting with management.</p> <p>1.2.2 Identify how choices affect future education and career plans.</p> <p>3.2.2 Define goals.</p> <p>3.3.2 Identify the advantages and disadvantages of decisions when determining a tentative career goal.</p> <p>4.1.1 Explain how career planning is a lifelong process beginning early in life.</p> <p>4.1.2 Explain how career planning can save time, energy and money.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>	

JA Finance Park PBL

Unit Description	Social Studies Standards	Arkansas Personal Finance Standards	Arkansas ELA Standards
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>Personal Finance</p> <p>PF.1.El.1 Explain factors that influence career and job selection</p> <p>PF.2.El.1 Compare and contrast the methods by which employees are paid (e.g., direct deposit, paper check, payroll card)</p> <p>PF.2.El.2 Represent and analyze various types of income deductions and how they impact income (e.g., payroll taxes, deductions, gross pay, net pay)</p> <p>PF.3.CCP.1 Explore potential careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents</p> <p>Career Development</p> <p>1.1.1 Identify interests (likes, dislikes, strengths, weaknesses, wants, and needs) and examine how that will affect choosing a career.</p> <p>1.1.3 Identify values and the effect they have in choosing a career.</p> <p>1.1.6 Identify how an individual's school experience connects to an individual's future success.</p> <p>1.2.2 Identify how choices affect future education and career plans.</p> <p>2.1.2 Research and discuss the sixteen (16) Career Clusters using various sources of information.</p> <p>2.2.2 Compare and contrast skills necessary for specific careers.</p> <p>3.3.1 Compare and contrast postsecondary options leading to a career goal.</p> <p>3.3.2 Identify the advantages and disadvantages of decisions when determining a tentative career goal.</p> <p>4.1.1 Explain how career planning is a lifelong process beginning early in life.</p> <p>4.1.2 Explain how career planning can save time, energy and money.</p> <p>4.1.3 Explore the education and training requirements to meet certain job qualifications.</p> <p>4.2.3 Identify viable pathways of study with postsecondary education and training opportunities for a chosen career focus.</p> <p>4.2.4 Demonstrate an understanding of employment requirements concerning degrees, certifications, licenses, diplomas, experience, and job skills.</p> <p>4.4.3 Assess the relative income and benefits of a future career goal with respect to personal goals and lifestyles.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>	<p>9.CC.1-4.SLC</p> <p>9.L.7-9.S</p> <p>9.V.2-3,5-6</p> <p>9.W.1.S</p> <p>9.W.4.P</p> <p>10.CC.1-4.SLC</p> <p>10.L.6-8.S</p> <p>10.V.3,5-6</p> <p>10.W.1.S</p> <p>10.W.4.P</p> <p>11.CC.1-4.SLC</p> <p>11.CC.11.P</p> <p>11.V.3-5,7</p> <p>11.W.1.S</p> <p>11.W.4.P</p> <p>12.CC.1-4.SLC</p> <p>12.CC.11.P</p> <p>12.V.4,6-7</p> <p>12.W.1.S</p> <p>12.W.4.P</p>	

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Unit Description	Social Studies Standards	Arkansas Personal Finance Standards	Arkansas ELA Standards
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments 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:</p> <p>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 savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>Personal Finance</p> <p>PF.5.MM.1 Compare types of banking institutions including products and services available</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost</p> <p>PF.6.I.2 Investigate the relationship between insurance premiums and deductibles</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>PF.7.SI.3 Calculate simple and compound interest and explain the difference between the two</p> <p>PF.7.SI.4 Analyze the relationship between risk and return</p> <p>PF.7.SI.5 Compare the characteristics of saving tools (e.g., liquidity, interest rates, term length) to determine how to best meet a financial goal</p> <p>PF.7.SI.6 Interpret the role of goal setting as an integral part of financial planning and construct a well written goal</p> <p>PF.7.SI.7 Research different types of investments and consider the importance of diversification • Annuities • Bonds • Money Market Funds • Mutual Funds • Real Estate • Stocks</p> <p>Career Development</p> <p>3.2.1 Describe the structure of setting short, medium, and long-term goals.</p> <p>3.2.2 Define goals.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>	<p>9.CC.1-4.SLC</p> <p>9.CC.8.P</p> <p>9.RC.3.RF</p> <p>9.L.7-9.S</p> <p>9.V.2-3</p> <p>9.W.1.S</p> <p>9.W.4.P</p> <p>10.CC.1-4.SLC</p> <p>10.L.6-8.S</p> <p>10.RC.3.RF</p> <p>10.CC.8.P</p> <p>10.V.3</p> <p>10.W.1.S</p> <p>10.W.4.P</p> <p>11.CC.1-4.SLC</p> <p>11.CC.11.P</p> <p>11.RC.3.RF</p> <p>11.CC.8.P</p> <p>11.V.4</p> <p>11.W.1.S</p> <p>11.W.4.P</p> <p>12.CC.1-4.SLC</p> <p>12.CC.11.P</p> <p>12.RC.3.RF</p> <p>12.CC.8.P</p> <p>12.V.4</p> <p>12.W.1.S</p> <p>12.W.4.P</p>	

JA Finance Park PBL

Unit Description	Social Studies Standards	Arkansas Personal Finance Standards	Arkansas ELA Standards
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>NA</p> <p>Personal Finance</p> <p>PF.4.C.4 Analyze factors that determining/influence mortgage costs (e.g., interest rate, term length, credit rating)</p> <p>PF.4.C.5 Understand different components of credit by • Comparing and contrasting sources of credit (e.g., car loans, student loans, credit cards) • Discussing the establishment and use of credit • Identifying the factors that contribute to a credit score • Calculating the actual costs associated with credit • Discussing methods of solving credit problems • Evaluating the risks associated with overextending credit</p> <p>PF.5.MM.1 Compare types of banking institutions including products and services available</p> <p>PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)</p> <p>PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>Career Development</p> <p>5.1.2 Identify human resources requirements for employment such as drug testing and credit checks.</p>	<p>9.CC.1-4.SLC</p> <p>9.CC.7-8.P</p> <p>9.L.7-9.S</p> <p>9.V.2-3</p> <p>10.CC.1-4.SLC</p> <p>10.CC.7-8.P</p> <p>10.L.6-8.S</p> <p>10.V.3</p> <p>11.CC.1-4.SLC</p> <p>11.CC.7-8,11.P</p> <p>11.V.4</p> <p>12.CC.1-4.SLC</p> <p>12.CC.7-8,11.P</p> <p>12.V.4</p>	

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Unit Description	Social Studies Standards	Arkansas Personal Finance Standards	Arkansas ELA Standards
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>NA</p> <p>Personal Finance</p> <p>PF.4.C.7 Understand the different components of loans by • Differentiating between the different types of loans (e.g., payday, auto, home, personal, student) • Examining the lending process from application to approval • Calculating true costs associated with loans (e.g., term length, interest rate) • Understanding the factors that contribute to different interest rates • Evaluating the implications of obtaining and/or defaulting on a loan</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>PF.7.SI.6 Interpret the role of goal setting as an integral part of financial planning and construct a well written goal</p> <p>Career Development</p> <p>3.1.3 Recognize that decision-making often involves conflicts and compromise.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>		<p>9.CC.1-4.SLC</p> <p>9.L.7-9.S</p> <p>9.RC.3.RF</p> <p>9.V.2-3</p> <p>10.CC.1-4.SLC</p> <p>10.L.6-8.S</p> <p>10.RC.3.RF</p> <p>10.V.3</p> <p>11.CC.1-4.SLC</p> <p>11.CC.11.P</p> <p>11.RC.3.RF</p> <p>11.V.4</p> <p>12.CC.1-4.SLC</p> <p>12.CC.11.P</p> <p>12.RC.3.RF</p> <p>12.V.4</p>

JA Finance Park PBL

<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>NA</p> <p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>Career Development</p> <p>1.1.4 Identify lifestyle preference and write steps to achieve that lifestyle.</p> <p>1.1.6 Identify how an individual's school experience connects to an individual's future success.</p> <p>1.2.2 Identify how choices affect future education and career plans.</p> <p>3.2.2 Define goals.</p> <p>4.1.1 Explain how career planning is a lifelong process beginning early in life.</p> <p>4.1.2 Explain how career planning can save time, energy and money.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>	<p>9.CC.1-4.SLC</p> <p>9.CC.7-11.P</p> <p>9.RC.3.RF</p> <p>9.L.11-12.C</p> <p>9.L.7-9.S</p> <p>9.RC.15.RI</p> <p>9.RC.3.RF</p> <p>9.V.1-6</p> <p>9.W.1.S</p> <p>9.W.4,10,12.P</p> <p>9.W.13-15.R</p> <p>10.CC.1-4.SLC</p> <p>10.CC.7-11.P</p> <p>10.L.6-8.S</p> <p>10.L.9-11.C</p> <p>10.RC.15.RI</p> <p>10.RC.3.RF</p> <p>10.V.1-6</p> <p>10.W.1.S</p> <p>10.W.4,10,12.P</p> <p>10.W.13-15.R</p> <p>11.CC.1-4.SLC</p> <p>11.CC.7-11.P</p> <p>11.L.4-5.S</p> <p>11.L.7-10.C</p> <p>11.RC.16.RI</p> <p>11.RC.3.RF</p> <p>11.V.1,3-5,7</p> <p>11.W.1.S</p> <p>11.W.4,10.P</p> <p>11.W.13-15.R</p> <p>12.CC.1-4.SLC</p> <p>12.CC.7-11.P</p> <p>12.L.4-5.S</p> <p>12.L.7-10.C</p> <p>12.RC.16.RI</p> <p>12.RC.3.RF</p> <p>12.V.1,4-7</p> <p>12.W.1.S</p> <p>12.W.4,10.P</p> <p>12.W.13-15.R</p>
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JA Finance Park PBL

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Cluster</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>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>NA</p>	<p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>PF.3.CCP.1 Explore potential careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents</p> <p>Career Development</p> <p>1.1.1 Identify interests (likes, dislikes, strengths, weaknesses, wants, and needs) and examine how that will affect choosing a career.</p> <p>2.1.2 Research and discuss the sixteen (16) Career Clusters using various sources of information.</p> <p>2.1.3 Analyze pertinent facts that pertain to job growth and career opportunities in the pathways.</p> <p>2.2.2 Compare and contrast skills necessary for specific careers.</p> <p>3.3.2 Identify the advantages and disadvantages of decisions when determining a tentative career goal.</p> <p>4.1.1 Explain how career planning is a lifelong process beginning early in life.</p> <p>4.1.2 Explain how career planning can save time, energy and money.</p> <p>4.1.3 Explore the education and training requirements to meet certain job qualifications.</p> <p>4.2.3 Identify viable pathways of study with postsecondary education and training opportunities for a chosen career focus.</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<p>Theme 1 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>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>Economics</p> <p>E.6.ECON.PF.3 Analyze insurance as a risk-management strategy to protect against unforeseen financial loss (e.g., auto, health, life, homeowners, renters, disability, liability)</p> <p>E.6.ECON.PF.5 Examine employment forms W-4, W-2, I-9, payroll deductions, and other deductions in order to file an appropriate income tax form.</p>	<p>Personal Finance</p> <p>PF.2.EI.1 Compare and contrast the methods by which employees are paid (e.g., direct deposit, paper check, payroll card)</p> <p>PF.2.EI.2 Represent and analyze various types of income deductions and how they impact income (e.g., payroll taxes, deductions, gross pay, net pay)</p> <p>Career Development</p> <p>2.3.4 Identify job benefits and forms of income.</p>
<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>Objectives:</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>Economics</p> <p>E.2.ECON.3 Justify various economic solutions to problems affecting an individual or society using marginal cost and marginal benefit analysis.</p> <p>E.6.ECON.PF.1 Analyze the impact of education, training, job seeking skills, and workforce readiness skills (i.e., soft skills) on productivity, earning potential, and employment:</p> <ul style="list-style-type: none"> Job-seeking skills: network, interview skills, resumé writing Workforce readiness skills: positive attitude, problem-solving, communication, time management, leadership, active listening, teamwork, meeting basic employer expectations and requirements 	<p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>PF.7.SI.4 Analyze the relationship between risk and return</p> <p>Career Development</p> <p>1.1.6 Identify how an individual's school experience connects to an individual's future success.</p> <p>2.1.3 Analyze pertinent facts that pertain to job growth and career opportunities in the pathways.</p> <p>3.3.1 Compare and contrast postsecondary options leading to a career goal.</p> <p>4.1.1 Explain how career planning is a lifelong process beginning early in life.</p> <p>4.1.2 Explain how career planning can save time, energy and money.</p> <p>4.1.3 Explore the education and training requirements to meet certain job qualifications.</p> <p>4.4.1 Determine opportunity cost over a lifespan for achieving a personal career goal.</p> <p>4.4.3 Assess the relative income and benefits of a future career goal with respect to personal goals and lifestyles.</p> <p>4.2.4 Demonstrate an understanding of employment requirements concerning degrees, certifications, licenses, diplomas, experience, and job skills.</p>



JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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>Objectives:</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>NA</p>	<p>Personal Finance</p> <p>PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>PF.7.SI.6 Interpret the role of goal setting as an integral part of financial planning and construct a well written goal</p> <p>Career Development</p> <p>3.1.1 Identify steps in a decision-making process.</p> <p>3.2.1 Describe the structure of setting short, medium, and long-term goals.</p> <p>3.2.2 Define goals.</p> <p>3.2.4 Describe how personal values affect decisions due to conflicting demands.</p>
<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>Objectives:</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>Economics</p> <p>E.2.ECON.2 Evaluate the roles of scarcity, incentives, trade-offs, and opportunity cost in decision-making (e.g., PACED decision-making model, cost/benefit analysis, employment choices, the four factors of production).</p> <p>E.2.ECON.3 Justify various economic solutions to problems affecting an individual or society using marginal cost and marginal benefit analysis.</p> <p>E.6.ECON.PF.4 Analyze income and expenses to create a household budget including food, shelter, transportation, utilities, insurance, savings, charitable giving, and other expenses.</p> <p>E.6.ECON.PF.6 Evaluate costs and benefits (e.g., interest rates, fees, penalties, rewards) of using various types of credit: ● Student loans ● Credit cards ● Personal loans (e.g., auto, home mortgage)</p> <p>E.6.ECON.PF.7 Analyze factors that affect creditworthiness (e.g., credit score, three Cs of credit).</p>	<p>Personal Finance</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)</p> <p>Career Development</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>

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Unit Description and Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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>Objectives:</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>Economics</p> <p>E.6.ECON.PF.3 Analyze insurance as a risk-management strategy to protect against unforeseen financial loss (e.g., auto, health, life, homeowners, renters, disability, liability)</p>	<p>Personal Finance</p> <p>PF.4.C.3 Compare and contrast the advantages and disadvantages of renting versus owning a home (e.g., costs, taxes, insurance)</p> <p>PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost</p> <p>PF.6.I.2 Investigate the relationship between insurance premiums and deductibles</p> <p>PF.6.I.4 Assess health related insurance options and types of coverage (e.g., health, dental, vision, stroke/heart disease, cancer, accident, short-term/long-term disability, long-term care)</p> <p>PF.6.I.5 Analyze various types of life insurance (e.g., term, whole)</p> <p>PF.6.I.6 Investigate property insurance and potential riders including, but not limited to, homeowner's renter's, and mortgage</p> <p>Career Development</p> <p>2.3.4 Identify job benefits and forms of income.</p>
<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>Objectives:</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>Economics</p> <p>E.3.ECON.5 Evaluate intended and unintended consequences of government policies created to improve market outcomes (e.g., regulatory, participatory, supervisory, price floor, price ceiling, minimum wage).</p> <p>E.6.ECON.PF.2 Critique components of personal money management in order to build short-term and long-term wealth:</p> <ul style="list-style-type: none"> Income (e.g., salary, hourly, overtime, commission) Saving (e.g., stick to a budget, automate savings, cut out unnecessary spending) and investing (e.g., growth, shares, property) Planning for retirement Homeownership Management of expenses and debt 	<p>Personal Finance</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>PF.7.SI.4 Analyze the relationship between risk and return</p> <p>PF.7.SI.5 Compare the characteristics of saving tools (e.g., liquidity, interest rates, term length) to determine how to best meet a financial goal</p> <p>PF.7.SI.7 Research different types of investments and consider the importance of diversification • Annuities • Bonds • Money Market Funds • Mutual Funds • Real Estate • Stocks</p> <p>Career Development</p> <p>NA</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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>Objectives:</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>Economics</p> <p>E.6.ECON.PF.2 Critique components of personal money management in order to build short-term and long-term wealth:</p> <ul style="list-style-type: none"> ●Income (e.g., salary, hourly, overtime, commission) ●Saving (e.g., stick to a budget, automate savings, cut out unnecessary spending) and investing (e.g., growth, shares, property) ●Planning for retirement ● Homeownership ● Management of expenses and debt <p>E.6.ECON.PF.4 Analyze income and expenses to create a household budget including food, shelter, transportation, utilities, insurance, savings, charitable giving, and other expenses.</p>	<p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>Career Development</p> <p>3.2.2 Define goals.</p> <p>3.3.2 Identify the advantages and disadvantages of decisions when determining a tentative career goal.</p> <p>4.1.1 Explain how career planning is a lifelong process beginning early in life.</p> <p>4.1.2 Explain how career planning can save time, energy and money.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
Theme One: Employment and Income			
<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> <p>Identify the characteristics of a successful entrepreneur.</p> <p>Examine personal entrepreneurial qualifications and characteristics.</p> <p>Develop a plan for building entrepreneurial skills.</p>	<p>NA</p>	<p>Personal Finance</p> <p>PF.1.EI.5 Summarize skills needed to be successful in the workplace</p> <ul style="list-style-type: none"> • Communication • Time Management • Basic Employer Expectations <p>PF.3.CCP.1 Explore potential careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents</p> <p>Career Development</p> <p>1.1.1 Identify interests (likes, dislikes, strengths, weaknesses, wants, and needs) and examine how that will affect choosing a career.</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career.</p> <p>1.2.1 Catalogue successes and failures and then evaluate how to improve.</p> <p>1.2.3 Explain the value of doing work well and creating opportunities for development and success in school and career.</p> <p>5.2.3 Identify leadership qualities and managerial skills, i.e. being a team player, showing an eagerness for lifelong learning.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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> <p>Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</p> <p>Develop a plan for preparing for job loss.</p> <p>Identify professional development and job retraining opportunities to help when job loss happens.</p>	<p>Economics</p> <p>E.5.ECON.2 Explain ways in which current trends in globalization affect economic growth, labor markets, rights of individuals, the environment, technological advancement, and resource and income distribution in different nations.</p> <p>E.6.ECON.PF.1 Analyze the impact of education, training, job seeking skills, and workforce readiness skills (i.e., soft skills) on productivity, earning potential, and employment:</p> <ul style="list-style-type: none"> ● Job-seeking skills: network, interview skills, resumé writing ● Workforce readiness skills: positive attitude, problem-solving, communication, time management, leadership, active listening, teamwork, meeting basic employer expectations and requirements 	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>1.1.8 Define emotional intelligence. Distinguish ways to handle positive and negative emotions.</p> <p>1.2.3 Explain the value of doing work well and creating opportunities for development and success in school and career.</p> <p>2.2.1 Describe the transferable skills needed when transitioning between careers and/or jobs.</p> <p>3.1.2 Demonstrate the use of a decision-making model in a personal career plan.</p> <p>4.4.2 Explain how distracters and barriers can hinder an individual from completing plans.</p> <p>4.4.4 Identify economic conditions that may affect career plans.</p> <p>5.1.1 Identify employment preparation activities (job application, resume, cover letter, follow-up letter.)</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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> <p>Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</p> <p>Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</p>	<p>NA</p>	<p>Personal Finance</p> <p>PF.1.EI.5 Summarize skills needed to be successful in the workplace</p> <ul style="list-style-type: none"> • Communication • Time Management • Basic Employer Expectations <p>Career Development</p> <p>1.1.7 Develop the essential/soft skills and abilities needed to be successful in a career. (</p> <p>2.2.1 Describe the transferable skills needed when transitioning between careers and/or jobs.</p> <p>2.3.1 Demonstrate understanding of the changing workplace due to the global economy and improvements in technology.</p> <p>3.2.4 Describe how personal values affect decisions due to conflicting demands.</p> <p>4.2.4 Demonstrate an understanding of employment requirements concerning degrees, certifications, licenses, diplomas, experience, and job skills.</p>
<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> <p>Explain the purpose of the W-4 form.</p> <p>Examine the employee sections of the W-4 form</p>	<p>Economics</p> <p>E.6.ECON.PF.5 Examine employment forms W-4, W-2, I-9, payroll deductions, and other deductions in order to file an appropriate income tax form.</p>	<p>Personal Finance</p> <p>PF.2.EI.4 Complete work-related forms</p> <ul style="list-style-type: none"> • W4 <p>Career Development</p> <p>NA</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
Theme Two: Employment and Education			
<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>Economics</p> <p>E.6.ECON.PF.6 Evaluate costs and benefits (e.g., interest rates, fees, penalties, rewards) of using various types of credit:</p> <ul style="list-style-type: none"> • Student loans 	<p>Personal Finance</p> <p>PF.3.CCP.3 Develop a flowchart to outline the steps needed to achieve chosen career paths (e.g., trade school, associate’s degree, bachelor’s degree, master’s degree, doctorate)</p> <p>PF.4.C.7 Understand the different components of loans by</p> <ul style="list-style-type: none"> • Differentiating between the different types of loans (e.g., payday, auto, home, personal, student) • Examining the lending process from application to approval • Calculating true costs associated with loans (e.g., term length, interest rate) • Understanding the factors that contribute to different interest rates • Evaluating the implications of obtaining and/or defaulting on a loan <p>Career Development</p> <p>3.2.3 Identify resources needed to meet personal goals.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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>NA</p>	<p>Personal Finance</p> <p>PF.1.EI.1 Explain factors that influence career and job selection</p> <p>PF.3.CCP.1 Explore potential careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents</p> <p>Career Development</p> <p>1.1.1 Identify interests (likes, dislikes, strengths, weaknesses, wants, and needs) and examine how that will affect choosing a career.</p> <p>2.2.2 Compare and contrast skills necessary for specific careers.</p> <p>3.1.2 Demonstrate the use of a decision-making model in a personal career plan.</p> <p>3.2.1 Describe the structure of setting short, medium, and long-term goals.</p> <p>3.2.2 Define goals.</p> <p>4.1.1 Explain how career planning is a lifelong process beginning early in life.</p> <p>4.1.2 Explain how career planning can save time, energy and money.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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 	<p>NA</p>	<p>Personal Finance</p> <p>PF.3.CCP.3 Develop a flowchart to outline the steps needed to achieve chosen career paths (e.g., trade school, associate’s degree, bachelor’s degree, master’s degree, doctorate)</p> <p>Career Development</p> <p>1.1.2 Evaluate how self-concept, self-esteem, and attitude could affect educational achievement</p> <p>1.1.6 Identify how an individual's school experience connects to an individual's future success.</p> <p>1.2.1 Catalogue successes and failures and then evaluate how to improve.</p> <p>1.2.2 Identify how choices affect future education and career plans.</p> <p>1.2.3 Explain the value of doing work well and creating opportunities for development and success in school and career.</p>
<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>Economics</p> <p>E.6.ECON.PF.6 Evaluate costs and benefits (e.g., interest rates, fees, penalties, rewards) of using various types of credit:</p> <ul style="list-style-type: none"> ● Student loans ● Credit cards ● Personal loans (e.g., auto, home mortgage) 	<p>Personal Finance</p> <p>PF.3.CCP.3 Develop a flowchart to outline the steps needed to achieve chosen career paths (e.g., trade school, associate’s degree, bachelor’s degree, master’s degree, doctorate)</p> <p>PF.4.C.7 Understand the different components of loans by</p> <ul style="list-style-type: none"> • Differentiating between the different types of loans • Examining the lending process from application to approval • Calculating true costs associated with loans • Understanding the factors that contribute to different interest rates • Evaluating the implications of obtaining and/or defaulting on a loan <p>Career Development</p> <p>NA</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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>Economics</p> <p>E.6.ECON.PF.1 Analyze the impact of education, training, job seeking skills, and workforce readiness skills (i.e., soft skills) on productivity, earning potential, and employment:</p> <ul style="list-style-type: none"> • Job-seeking skills: network, interview skills, resumé writing • Workforce readiness skills: positive attitude, problem-solving, communication, time management, leadership, active listening, teamwork, meeting basic employer expectations and requirements <p>E.6.ECON.PF.6 Evaluate costs and benefits (e.g., interest rates, fees, penalties, rewards) of using various types of credit:</p> <ul style="list-style-type: none"> • Student loans • Credit cards • Personal loans (e.g., auto, home mortgage) 	<p>Personal Finance</p> <p>PF.3.CCP.3 Develop a flowchart to outline the steps needed to achieve chosen career paths (e.g., trade school, associate’s degree, bachelor’s degree, master’s degree, doctorate)</p> <p>PF.4.C.7 Understand the different components of loans by</p> <ul style="list-style-type: none"> • Differentiating between the different types of loans • Examining the lending process from application to approval • Calculating true costs associated with loans • Understanding the factors that contribute to different interest rates • Evaluating the implications of obtaining and/or defaulting on a loan <p>PF.7.SI.4 Analyze the relationship between risk and return</p> <p>PF.7.SI.6 Interpret the role of goal setting as an integral part of financial planning and construct a well written goal</p> <p>Career Development</p> <p>1.1.6 Identify how an individual's school experience connects to an individual's future success.</p> <p>1.2.2 Identify how choices affect future education and career plans.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
Theme Three: Financial Responsibility and Decision Making			
<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>Economics</p> <p>E.6.ECON.PF.3 Analyze insurance as a risk-management strategy to protect against unforeseen financial loss (e.g., auto, health, life, homeowners, renters, disability, liability)</p> <p>E.6.ECON.PF.6 Evaluate costs and benefits (e.g., interest rates, fees, penalties, rewards) of using various types of credit:</p> <ul style="list-style-type: none"> ● Student loans ● Credit cards ● Personal loans (e.g., auto, home mortgage) <p>E.6.ECON.PF.7 Analyze factors that affect creditworthiness (e.g., credit score, three Cs of credit).</p>	<p>Personal Finance</p> <p>PF.4.C.5 Understand different components of credit by</p> <ul style="list-style-type: none"> • Comparing and contrasting sources of credit • Discussing the establishment and use of credit • Identifying the factors that contribute to a credit score • Calculating the actual costs associated with credit • Discussing methods of solving credit problems • Evaluating the risks associated with overextending credit <p>PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost</p> <p>Career Development</p> <p>NA</p>
<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>Economics</p> <p>E.2.ECON.3 Justify various economic solutions to problems affecting an individual or society using marginal cost and marginal benefit analysis.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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> <p>Recognize the effects of late or missed payments.</p> <p>Explain the effect of debts on a person’s net worth.</p> <p>Distinguish between good use and misuse of credit cards.</p>	<p>Economics</p> <p>E.6.ECON.PF.2 Critique components of personal money management in order to build short-term and long-term wealth:</p> <ul style="list-style-type: none"> ●Income ●Saving (e.g., stick to a budget, automate savings, cut out unnecessary spending) and investing (e.g., growth, shares, property) ●Planning for retirement ● Homeownership ● Management of expenses and debt <p>E.6.ECON.PF.6 Evaluate costs and benefits (e.g., interest rates, fees, penalties, rewards) of using various types of credit:</p> <ul style="list-style-type: none"> ●Student loans ● Credit cards ●Personal loans <p>E.6.ECON.PF.7 Analyze factors that affect creditworthiness (e.g., credit score, three Cs of credit).</p> <p>E.6.ECON.PF.8 Evaluate strategies to avoid and correct credit issues:</p> <ul style="list-style-type: none"> ●Identity protection ●Bankruptcy ● Debt and credit management 	<p>Personal Finance</p> <p>PF.4.C.5 Understand different components of credit by</p> <ul style="list-style-type: none"> • Comparing and contrasting sources of credit • Discussing the establishment and use of credit • Identifying the factors that contribute to a credit score • Calculating the actual costs associated with credit • Discussing methods of solving credit problems • Evaluating the risks associated with overextending credit <p>PF.4.C.7 Understand the different components of loans by</p> <ul style="list-style-type: none"> • Differentiating between the different types of loans • Examining the lending process from application to approval • Calculating true costs associated with loans • Understanding the factors that contribute to different interest rates • Evaluating the implications of obtaining and/or defaulting on a loan <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>Career Development</p> <p>NA</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> <p>Explain the difference between philanthropy and charity.</p> <p>Express how society benefits when others donate money for worthy causes.</p> <p>Evaluate how philanthropy fits within a personal financial plan.</p> <p>Clarify how charitable giving may have tax benefits.</p>	<p>NA</p>	<p>Personal Finance</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>Career Development</p> <p>NA</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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> <p>Recognize the steps for financial goal planning.</p> <p>Identify a financial goal and develop a plan to reach it.</p>	<p>NA</p>	<p>Personal Finance</p> <p>PF.7.SI.6 Interpret the role of goal setting as an integral part of financial planning and construct a well written goal</p> <p>Career Development</p> <p>3.2.1 Describe the structure of setting short, medium, and long-term goals.</p> <p>3.2.2 Define goals.</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <p>Explain what taxes are used for.</p> <p>Recognize different types of taxes.</p> <p>Analyze the impact of taxes on financial decisions, such as buying a car or a home.</p>	<p>Government</p> <p>C.2.USG.12 Analyze the impact of the federal government’s fiscal policy on the economy and the citizens of the United States, including taxing, spending, regulation, and printing of currency.</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>
<p>Theme Four: Planning and Money Management</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> <p>Explore different payment types and classify the pros and cons of using payment apps.</p> <p>Identify potential security issues with using payment apps.</p> <p>Analyze how to use a payment app to manage spending.</p>	<p>NA</p>	<p>Personal Finance</p> <p>NA</p> <p>Career Development</p> <p>NA</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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> <p>Outline a short-term financial goal for how to save for extracurricular expenses.</p> <p>Generate a personal budget to achieve the goal</p>	<p>Economics</p> <p>E.2.ECON.2 Evaluate the roles of scarcity, incentives, trade-offs, and opportunity cost in decision-making (e.g., PACED decision-making model, cost/benefit analysis, employment choices, the four factors of production).</p> <p>E.6.ECON.PF.4 Analyze income and expenses to create a household budget including food, shelter, transportation, utilities, insurance, savings, charitable giving, and other expenses.</p>	<p>Personal Finance</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>PF.7.SI.6 Interpret the role of goal setting as an integral part of financial planning and construct a well written goal</p> <p>Career Development</p> <p>3.2.1 Describe the structure of setting short, medium, and long-term goals.</p> <p>3.2.2 Define goals.</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</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> <p>Evaluate if an emergency fund should be used for different emergency scenarios.</p> <p>Create an emergency fund savings plan for an emergency.</p> <p>Analyze how saving for an emergency fund can impact a monthly budget.</p>	<p>Economics</p> <p>E.2.ECON.2 Evaluate the roles of scarcity, incentives, trade-offs, and opportunity cost in decision-making (e.g., PACED decision-making model, cost/benefit analysis, employment choices, the four factors of production).</p> <p>E.2.ECON.3 Justify various economic solutions to problems affecting an individual or society using marginal cost and marginal benefit analysis.</p> <p>E.6.ECON.PF.4 Analyze income and expenses to create a household budget including food, shelter, transportation, utilities, insurance, savings, charitable giving, and other expenses.</p>	<p>Personal Finance</p> <p>PF.5.MM.4 Analyze expenses to create a household budgeting including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving</p> <p>Career Development</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
Theme Five: Risk Management and Insurance			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <p>Differentiate among the main types of auto insurance coverage.</p> <p>Identify ways to mitigate risk to help keep auto insurance costs down.</p>	<p>Economics</p> <p>E.6.ECON.PF.3 Analyze insurance as a risk-management strategy to protect against unforeseen financial loss (e.g., auto, health, life, homeowners, renters, disability, liability)</p>	<p>Personal Finance</p> <p>PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost</p> <p>PF.6.I.2 Investigate the relationship between insurance premiums and deductibles</p> <p>PF.6.I.3 Evaluate auto insurance options and factors affecting cost of coverage including split limit</p> <p>Career Development</p> <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> <p>Explain the expenses associated with taking out a mortgage.</p> <p>Differentiate among different types of mortgages.</p>	<p>Economics</p> <p>E.6.ECON.PF.3 Analyze insurance as a risk-management strategy to protect against unforeseen financial loss (e.g., auto, health, life, homeowners, renters, disability, liability)</p> <p>E.6.ECON.PF.6 Evaluate costs and benefits (e.g., interest rates, fees, penalties, rewards) of using various types of credit:</p> <ul style="list-style-type: none"> ● Student loans ● Credit cards ● Personal loans (e.g., auto, home mortgage) 	<p>Personal Finance</p> <p>PF.4.C.3 Compare and contrast the advantages and disadvantages of renting versus owning a home (e.g., costs, taxes, insurance)</p> <p>PF.4.C.4 Analyze factors that determining/influence mortgage costs (e.g., interest rate, term length, credit rating)</p> <p>PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost</p> <p>PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money</p> <p>Career Development</p> <p>NA</p>
Theme 6: Investing			

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Extension Details	Extension Objectives	Social Studies Standards	Arkansas Personal Finance and Career Development Standards
<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> <p>Recognize basic principles of investing in stocks.</p> <p>Identify factors that affect stocks and the stock market.</p> <p>List strategies for smart investing.</p>	<p>Economics</p> <p>E.3.ECON.5 Evaluate intended and unintended consequences of government policies created to improve market outcomes (e.g., regulatory, participatory, supervisory, price floor, price ceiling, minimum wage).</p>	<p>Personal Finance</p> <p>PF.7.SI.4 Analyze the relationship between risk and return</p> <p>PF.7.SI.7 Research different types of investments and consider the importance of diversification • Annuities • Bonds • Money Market Funds • Mutual Funds • Real Estate • Stocks</p> <p>Career Development</p> <p>5.2.1 Describe the importance of earning an income and managing personal finances.</p>
<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> <p>Explain the benefits of funding retirement early.</p> <p>Compare features and benefits of retirement plans, including 401(k)s and IRAs.</p>	<p>Economics</p> <p>E.6.ECON.PF.2 Critique components of personal money management in order to build short-term and long-term wealth:</p> <ul style="list-style-type: none"> ●Income (e.g., salary, hourly, overtime, commission) ●Saving (e.g., stick to a budget, automate savings, cut out unnecessary spending) and investing (e.g., growth, shares, property) ●Planning for retirement <ul style="list-style-type: none"> ● Homeownership ● Management of expenses and debt 	<p>Personal Finance</p> <p>PF.5.MM.3 Analyze the advantages and disadvantages of various retirement plans (e.g., pension, 401K, IRA, social security)</p> <p>Career Development</p> <p>2.3.4 Identify job benefits and forms of income.</p>