

# JA Personal Finance – Blended

Session Details	NJ Standards	Common Core ELA	Literacy in History Social Studies
<p><b>Session One: Money for the Long Run</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Define personal finance and why it matters.</li> <li>Contrast being rich with using financial planning to be financially secure.</li> <li>Express the relationship between career, education choices, and lifetime earnings.</li> </ul> <p><b>Concepts:</b> Earnings, Education, Lifetime earnings, Personal finances</p> <p><b>Skills:</b> Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p><b>21<sup>st</sup> Century Life and Careers</b></p> <p>9.1.12.A.3 Analyze the relationship between various careers and personal earning goals.</p> <p>9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b></p> <p>RH.3 RH.4</p>
<p><b>Session Two: Why Budget?</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Plan, prioritize, and adjust expenses to meet a scenario-based budget.</li> <li>Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.</li> </ul> <p><b>Concepts:</b> Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p><b>21<sup>st</sup> Century Life and Careers</b></p> <p>9.1.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p> <p>9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p>NA</p>
<p><b>Session Three: Anatomy of a Budget</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.</li> <li>Demonstrate basic budget</li> <li>competencies</li> </ul> <p><b>Concepts:</b> Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost, Variable Expenses</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p><b>21<sup>st</sup> Century Life and Careers</b></p> <p>9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.</p> <p><b>Career Ready Practices</b></p> <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP6. Demonstrate creativity and innovation.</p>	<p><b>Grades 9-10</b></p> <p>SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>NA</p>

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<p><b>Session Three: Anatomy of a Budget</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.</li> <li>▪ Demonstrate basic budget</li> <li>▪ competencies</li> </ul> <p><b>Concepts:</b> Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p><b>21<sup>st</sup> Century Life and Careers</b></p> <p>9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.</p> <p><b>Career Ready Practices</b></p> <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP6. Demonstrate creativity and innovation.</p>	<p><b>Grades 9-10</b></p> <p>SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	NA
<p><b>Session Four: Breaking Even Isn't Enough</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the key reasons for saving.</li> <li>▪ Apply the steps in developing a savings plan, including the concept of paying yourself first.</li> </ul> <p><b>Concepts:</b> Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p><b>Skills:</b> Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>21<sup>st</sup> Century Life and Careers</b></p> <p>9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.</p> <p>9.1.12.B.9 Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.).</p> <p>9.1.12.D.4 Assess factors that influence financial planning.</p> <p>9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals.</p> <p>9.1.12.D.9 Relate savings and investment results to achievement of financial goals.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>

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Session Details	NJ Standards	Common Core ELA	Literacy in History Social Studies
<p><b>Session Five: The Benefits and Costs of Credit</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize and prevent negative effects of a poor credit score and credit history.</li> <li>▪ Analyze the costs and benefits of various forms of credit.</li> </ul> <p><b>Concepts:</b> Credit, Credit cards, credit reports and scores, Risk</p> <p><b>Skills:</b> Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>21<sup>st</sup> Century Life and Careers</b></p> <p>9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.</p> <p>9.1.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.</p> <p>9.1.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.</p> <p><b>Career Ready Practices</b></p> <p>CRP7. Employ valid and reliable research strategies.</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>
<p><b>Session Six: Maximize your Money</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize and apply various techniques to maximize buying power.</li> <li>▪ Evaluate various selling techniques and situations to determine the best values.</li> </ul> <p><b>Concepts:</b> Expense, Opportunity cost, Savvy shopping, Value</p> <p><b>Skills:</b> Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>21<sup>st</sup> Century Life and Careers</b></p> <p>9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions.</p> <p>9.1.12.E.2 Analyze and apply multiple sources of financial information when prioritizing financial decisions.</p> <p>9.1.12.E.3 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.</p> <p><b>Career Ready Practices</b></p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 L.1112.1 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>

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Session Details	New Jersey Standards	Common Core ELA	Literacy in History Social Studies
<p><b>Session Seven: On Guard</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Assess and prepare for diverse threats to personal information and finances online and offline.</li> <li>Identify the signs of identity theft and how to take action against fraud by using a credit report.</li> </ul> <p><b>Concepts:</b> Credit report, Consumer protection, Fraud, Identity theft</p> <p><b>Skills:</b> Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>21<sup>st</sup> Century Life and Careers</b></p> <p>9.1.12.C.7 Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.</p> <p>9.1.12.E.7 Apply specific consumer protection laws to the issues they address.</p> <p>9.1.12.E.8 Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.</p> <p>9.1.12.E.10 Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities.</p> <p><b>Career Ready Practices</b></p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>
<p><b>Session Eight: Growing Money</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Recognize the many options for growing money through investing— each with different terms, risks, and rewards.</li> <li>Express the correlation between risk and reward when investing.</li> </ul> <p><b>Concepts:</b> Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p><b>Skills:</b> Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>21<sup>st</sup> Century Life and Careers</b></p> <p>9.1.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.</p> <p>9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.</p> <p>9.1.12.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.</p> <p>9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).</p> <p>9.1.12.D.3 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>