

A Correlation:

Louisiana

Academic Standards and Junior Achievement Capstone Programs



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[Louisiana Student Standards for English Language Arts](#)
[Louisiana Student Standards for Mathematics](#)
[Louisiana Student Standards for Social Studies](#)

Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the [Louisiana Student Standards for English Language Arts](#), the [Louisiana Student Standards for Mathematics](#) and the [Louisiana Student Standards for Social Studies](#). 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*®, *JA BizTown Adventures*® 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 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 *JA Finance Park 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. *JA Finance Park Advanced* offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities. *JA Finance Park Entry Level* offers these implementation options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project

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.

JA BizTown®

Unit Description and Learning Objectives	Louisiana Student Standards for Social Studies	Louisiana Student Standards for Mathematics	Louisiana Student Standards for English Language Arts
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 <i>JA BizTown</i> 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. 	<p>1.14 / 2.13 / 3.13 Describe civic virtues including voting, running for office, serving on committees, and volunteering.</p> <p>2.10.b. Identify and describe basic principles of the Declaration of Independence and the Constitution of the United States, including equality under the law and fair treatment for all.</p> <p>3.10 Recognize functions of the Declaration of Independence and the Constitution of the United States.</p> <p>C.10.a. Explain how the U.S. Constitution protects individual liberties and rights.</p>	N/A	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard RL 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.</p>
<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 <i>JA BizTown's</i> economy. Define private property and its importance in our economy. Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. Recognize the purpose for, and demonstrate how to complete, a bank account application. 	<p>2.16.b. / 3.15.b. Explain why free enterprise and private property are important concepts and how they are beneficial to individuals and to the United States.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>4.MD.A.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>4.NBT.B.4. Fluently add and subtract multi-digit whole numbers with sums less than or equal to 1,000,000 using the standard algorithm.</p> <p>5.NBT.B. Perform operations with multi-digit whole</p>	<p>Anchor Standard L 4 Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.</p> <p>Anchor Standard RI 4 Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with</p>

		<p>numbers and with decimals to hundredths.</p> <p>5.MD.B.2. Make a line plot to display a data set of measurements in fractions of a unit ($\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{8}$). Use operations on fractions for this grade to solve problems involving information presented in line plots.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p> <p>6.RP.A.3. Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations.</p>	<p>diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard L 4 Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.</p>

<p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <p>Practice banking skills by completing bank transactions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>Unit 1: Session 1: (Optional) Extension 2: Private Property</p> <p>Discover the meaning of private property by connecting personal cookies to private property.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	<p>2.16.b. /3.15.a. Explain why free enterprise and private property are important concepts and how they are beneficial to individuals and to the United States.</p>	<p>4.OA.3. Solve multi-step word problems posed with whole numbers and having whole-number answers using the four operations, including problems in which remainders must be interpreted.</p> <p>5.NF.A. Use equivalent fractions as a strategy to add and subtract fractions.</p>	<p>Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard RI 4 Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<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. 	<p>2.16.b./ 3.15.a. Explain why free enterprise and private property are important concepts and how they are beneficial to individuals and to the United States.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number),</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard W 2 Write informative/explanatory</p>

<ul style="list-style-type: none"> State how the U.S. Constitution provides the right to keep private property. Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding money Describe the consequences of insufficient funds. 	<p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p>
<p>Unit 1: Session 2: (Optional) Check it Out! Day 1</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p>
<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> <p>Students will:</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. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>4.MD.A.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p>

		6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.	
<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> <p>Students will:</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. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p>

<p>Unit 1: Session 2: (Optional) Extension 1: Gordon's Bounced Check</p> <p>Fill in the blanks of a story as a class. Discover the importance of keeping track of money.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe the consequences of insufficient funds. • Demonstrate how to complete a deposit and record it in a money tracker. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>4.MD.A.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard L 1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</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> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>4.MD.A.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<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"> Describe the reasons why someone should save. Make and record electronic payments. Recognize how the rule of law and right to own private property allow people to save. Identify services offered by financial institutions. Explain how money grows in a savings account. Demonstrate the use of a money tracker to record a purchase. Demonstrate how to make and record electronic payments. State the benefit of an 	<p>2.11 Explain the purpose of rules and laws in the United States.</p> <p>2.16.b. Explain why free enterprise and private property are important concepts and how they are beneficial to individuals and to the United States.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p>

interest-earning savings account.		6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.	
Unit 1: Session 3: (Optional) Check it Out! Day 2 Practice recording transactions in a money tracker. Students will: <ul style="list-style-type: none"> • Demonstrate use of a money tracker to record a purchase. 	3.18 Describe the importance of personal financial decision-making such as budgeting and saving. C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.	5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths. 6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.	Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively. Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.
Unit 1: Session 3: (Optional) Application 1: Damian's Shopping Day Complete a fill-in-the blank story and practice using a money tracker. Students will: <ul style="list-style-type: none"> • Make and record electronic payments. 	3.18 Describe the importance of personal financial decision-making such as budgeting and saving. C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.	4.MD.A.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit. 5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths. 6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.	Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text. Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively. Anchor Standard L 1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
Unit 1: Session 3: (Optional) Application 2: Savings Plan,	3.18 Describe the importance of personal financial	5.NBT.B. Perform operations with multi-digit whole	Anchor Standard SL 1 Prepare for and participate

<p>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> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain how money grows in a savings account. 	<p>decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p> <p>6.RP.A. Understand ratio concepts and use ratio reasoning to solve problems.</p>	<p>effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard RI 4 Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.</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> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain how money grows in a savings account. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>6.EE.A.1. Write and evaluate numerical expressions involving whole-number exponents.</p> <p>6.RP.A. Understand ratio concepts and use ratio reasoning to solve problems.</p> <p>5.NBT.A.2. Explain and apply patterns in the number of zeros of the product when multiplying a number by powers of 10. Explain and apply patterns in the values of the digits in the product or the quotient, when a decimal is multiplied or divided by a power of 10. Use whole-number exponents to denote powers of 10.</p>	<p>Anchor Standard L 1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p> <p>RI.5.3: Explain the relationships or interactions between two or more ideas or concepts in a historical, scientific, or technical text.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions, building on others' ideas and expressing their own clearly.</p> <p>W.5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p>

<p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</p> <p>Students will:</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>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p>	<p>6.EE.A.2. Write, read, and evaluate expressions in which letters stand for numbers.</p> <p>6.EE.B.6. Use variables to represent numbers and write expressions when solving a real world or mathematical problem, understand that a variable can represent an unknown number, or, depending on the purpose at hand, any number in a specified set.</p> <p>6.RP.A. Understand ratio concepts and use ration reasoning to solve problems.</p>	<p>Anchor Standard L 1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions, building on others' ideas and expressing their own clearly.</p> <p>RI.5.3: Explain the relationships or interactions between two or more ideas or concepts in a scientific or technical text.</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 us in 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 money tracker to record a purchase. ● Recognize the impact of scarcity and the need to make choices regarding money. 	<p>K.17 Describe the concept of scarcity using examples.</p> <p>1.21 Describe how scarcity requires people to make choices.</p> <p>2.18 Explain how scarcity of resources and opportunity costs require people to make choices to satisfy wants and needs.</p> <p>3.17 Describe the relationship between scarcity and opportunity cost in economic decision-making.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p> <p>C.14.c. Explain the benefits and risks of using credit and examine the various uses.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.RP.A. Understand ratio concepts and use ration reasoning to solve problems.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development' summarize the key supporting details and ideas.</p> <p>Anchor Standard 8 Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.</p>

<p>Unit 1: Session 4: (Optional) Check it Out! Day 3</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate use of a money tracker to record a purchase. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</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> <p>Students will:</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>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.RP.A. Understand ratio concepts and use ratio reasoning to solve problems.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard 8 Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.</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> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain how money changes hands when a payment occurs. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions</p>	<p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>

		<p>with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.RP.A. Understand ratio concepts and use ratio reasoning to solve problems.</p>	
<p>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor Discover the cost of interest over time by calculating compound interest.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	<p>K.17 Describe the concept of scarcity using examples.</p> <p>1.21 Describe how scarcity requires people to make choices.</p> <p>2.18 Explain how scarcity of resources and opportunity costs require people to make choices to satisfy wants and needs.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.RP.A. Understand ratio concepts and use ratio reasoning to solve problems.</p> <p>6.EE.B.6. Use variables to represent numbers and write expressions when solving a real-world or mathematical problem; understand that a variable can represent an unknown number, or, depending on the purpose at hand, any number in a specified set.</p>	<p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <p>Answer questions about recording transactions and parts of a check.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find</p>	<p>Anchor Standard L 1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the</p>

		common factors and multiples.	organization, development, and style are appropriate to task, purpose, and audience.
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 <i>JA BizTown</i> contract after learning about civic virtues.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. Identify the role of government in community. Explain the relationship between taxes and responsible citizenship. 	<p>2.13 Describe civic virtues including voting, running for office, serving on committees, and volunteering.</p> <p>2.15 Compare local, state, and national elected officials and explain their roles and responsibilities, including the president, governor, mayor, and representatives.</p> <p>3.10.e. Explain how our founding documents protect individuals' rights to life, liberty, and the pursuit of happiness.</p> <p>3.13 Describe civic virtues: voting, running for office, serving on committees, and volunteering.</p> <p>3.14 Describe how and why people become citizens of the United States.</p> <p>C.9.a. Compare and contrast the powers and responsibilities of local, state, tribal (including the Chitimacha Tribe of Louisiana, the Coushatta Tribe of Louisiana, the Jena Band of Choctaw Indians, and the Tunica-Biloxi Indian Tribe), and federal governments, and explain how each is financed, how they interact with each other, and how citizens interact with and within each of them.</p> <p>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p> <p>C.11.k. Describe local and parish governments in Louisiana, including police juries and home rule charters.</p>	N/A	<p>Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>

<p>Unit 2: Session 1: (Optional): Check it Out! Day 4</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate how to record transactions in a money tracker. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</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> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify the rights and responsibilities of citizenship. 	<p>3.13 Describe civic virtues: voting, running for office, serving on committees, and volunteering.</p> <p>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p>	<p>N/A</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>
<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> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify the rights and responsibilities of citizenship. ● Define philanthropy. 	<p>1.15 Describe the importance of fairness, responsibility, respect, and hard work. For example:</p> <p>1.15.a. Taking care of personal belongings and respecting the property of others.</p> <p>1.15.b. Following rules and recognizing consequences of breaking rules.</p> <p>1.15.c. Taking responsibility for assigned duties.</p> <p>3.13 Describe civic virtues: voting, running for office, serving on committees, and volunteering.</p>	<p>N/A</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>

	C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.		
Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge Watch a video showing what civics means to students and reflect on what you might do for your community. Students will: <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	1.15 Describe the importance of fairness, responsibility, respect, and hard work. For example: 1.15.a. Taking care of personal belongings and respecting the property of others. 1.15.b. Following rules and recognizing consequences of breaking rules. 1.15.c. Taking responsibility for assigned duties. 3.13 Describe civic virtues: voting, running for office, serving on committees, and volunteering. C.9.a. Compare and contrast the powers and responsibilities of local, state, tribal (including the Chitimacha Tribe of Louisiana, the Coushatta Tribe of Louisiana, the Jena Band of Choctaw Indians, and the Tunica-Biloxi Indian Tribe), and federal governments, and explain how each is financed, how they interact with each other, and how citizens interact with and within each of them. C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration. C.11.k. Describe local and parish governments in Louisiana, including police juries and home rule charters.	N/A	Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively. Anchor Standard RL 7 Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.
Unit 2: Session 1: (Optional) Extension 2: iCivics Game Play an online game in which you explore your rights guaranteed by the U.S. Constitution.	1.15.a. Taking care of personal belongings and respecting the property of others. 1.15.b. Following rules and	N/A	Anchor Standard RL 7 Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in

<p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>recognizing consequences of breaking rules.</p> <p>1.15.c. Taking responsibility for assigned duties.</p> <p>2.10 Identify and describe basic principles of the Declaration of Independence and the Constitution of the United States, including equality under the law and fair treatment for all.</p> <p>3.13 Describe civic virtues: voting, running for office, serving on committees, and volunteering.</p> <p>C.9.a. Compare and contrast the powers and responsibilities of local, state, tribal (including the Chitimacha Tribe of Louisiana, the Coushatta Tribe of Louisiana, the Jena Band of Choctaw Indians, and the Tunica-Biloxi Indian Tribe), and federal governments, and explain how each is financed, how they interact with each other, and how citizens interact with and within each of them.</p> <p>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p>		<p>words.</p>
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>This lesson enables students to learn and practice activities they will complete at their visit to <i>JA BizTown</i>. They will learn how a simple economy works and how various parts function. They will build on their knowledge of rights and responsibilities and learn their place in an economy. Students will learn the basics of free enterprise and the three basic economic questions: What to produce? How to produce? For whom to produce?</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Describe how government 	<p>K.13 Identify examples of goods and services.</p> <p>1.20 Explain why and how goods and services are produced and traded.</p> <p>1.23 Describe the importance of natural resources in Louisiana, including timber, seafood, and oil.</p> <p>1.31 Explain how and why people and goods move from place to place.</p> <p>2.17 Explain why and how people specialize in the production of goods and services.</p> <p>2.19 Identify how people use natural (renewable and</p>	<p>N/A</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and</p>

<p>impacts the circular flow.</p> <ul style="list-style-type: none"> ● Explain why government involvement in the economy is sometimes necessary. ● Demonstrate the circular flow of an economy. 	<p>non-renewable), human, and capital resources to provide goods and services.</p> <p>C.13.e. Explain the factors that influence the production and distribution of goods by individuals and businesses operating in a market system, including monopolistic competition, perfect competition, monopoly, and oligopoly; credit; currencies; economic indicators; factors of production (land, labor, capital, entrepreneurship); goods and services; price; roles of consumers and producers; rule of law; and supply and demand.</p> <p>C.13.f. Explain ways in which competition, free enterprise, and government regulation influence what is produced and allocated in an economy, including national and global consequences.</p>		<p>research.</p> <p>Anchor Standard SL 5 Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.</p>
<p>Unit 2: Session 2: (Optional): Check it Out! Day 5</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate how to record transactions in a money tracker. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p>
<p>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money.</p> <p>Students will:</p> <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. 	<p>K.13 Identify examples of goods and services.</p> <p>1.20 Explain why and how goods and services are produced and traded.</p> <p>1.23 Describe the importance of natural resources in Louisiana, including timber, seafood, and oil.</p> <p>1.31 Explain how and why people and goods move from place to place.</p> <p>2.17 Explain why and how people specialize in the production of</p>	<p>N/A</p>	<p>Anchor Standard SL 5 Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>

	<p>goods and services.</p> <p>2.19 Identify how people use natural (renewable and non-renewable), human, and capital resources to provide goods and services.</p> <p>C.13.e. Explain the factors that influence the production and distribution of goods by individuals and businesses operating in a market system, including monopolistic competition, perfect competition, monopoly, and oligopoly; credit; currencies; economic indicators; factors of production (land, labor, capital, entrepreneurship); goods and services; price; roles of consumers and producers; rule of law; and supply and demand.</p> <p>C.13.f. Explain ways in which competition, free enterprise, and government regulation influence what is produced and allocated in an economy, including national and global consequences.</p>		
<p>Unit 2: Session 2: (Optional) Application 2: My Business</p> <p>Create a business and determine what to sell and what resources are needed.</p> <p>Students will:</p> <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. 	<p>K.13 Identify examples of goods and services.</p> <p>1.20 Explain why and how goods and services are produced and traded.</p> <p>1.23 Describe the importance of natural resources in Louisiana, including timber, seafood, and oil.</p> <p>1.31 Explain how and why people and goods move from place to place.</p> <p>2.17 Explain why and how people specialize in the production of goods and services.</p> <p>2.19 Identify how people use natural (renewable and non-renewable), human, and capital resources to provide goods and services.</p> <p>C.13.e .Explain the factors that influence the production and</p>	N/A	<p>Anchor Standard SL 5 Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>

	<p>distribution of goods by individuals and businesses operating in a market system, including monopolistic competition, perfect competition, monopoly, and oligopoly; credit; currencies; economic indicators; factors of production (land, labor, capital, entrepreneurship); goods and services; price; roles of consumers and producers; rule of law; and supply and demand.</p> <p>C.13.f. Explain ways in which competition, free enterprise, and government regulation influence what is produced and allocated in an economy, including national and global consequences.</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> <p>Students will:</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>1.23 Describe the importance of natural resources in Louisiana, including timber, seafood, and oil.</p> <p>2.19/3.16 Identify how people use natural (renewable and non-renewable), human, and capital resources to provide goods and services.</p> <p>C.13.c. Describe different perspectives on the role of government regulation in the economy.</p> <p>C.13.f. Explain ways in which competition, free enterprise, and government regulation influence what is produced and allocated in an economy, including national and global consequences.</p>	N/A	<p>Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>
<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> <p>Students will:</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>C.13.c. Describe different perspectives on the role of government regulation in the economy.</p> <p>C.13.f. Explain ways in which competition, free enterprise, and government regulation influence what is produced and allocated in an economy, including national and global consequences.</p>	N/A	<p>Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p>

<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>K.17 Describe the concept of scarcity using examples.</p> <p>1.21 Describe how scarcity requires people to make choices.</p> <p>2.16 Describe the United States in economic terms, including free enterprise, private property, producers and consumers, profit and loss, costs and benefits, and imports and exports.</p> <p>2.17 Explain why and how people specialize in the production of goods and services.</p> <p>2.18 Explain how scarcity of resources and opportunity costs require people to make choices to satisfy wants and needs.</p> <p>2.19 Identify how people use natural (renewable and non-renewable), human, and capital resources to provide goods and services.</p> <p>WG.7.b. Analyze various economic philosophies including capitalism, socialism, and communism that have influenced the development of political and economic systems.</p>	<p>N/A</p>	<p>Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard SL 5 Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.</p>
<p>Unit 2: Session 3: (Optional) Check it Out! Day 6</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</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</p>	<p>2.16 Describe the United States in economic terms, including free enterprise, private property, producers and consumers, profit and loss, costs and benefits, and</p>	<p>N/A</p>	<p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>

<p>economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare free enterprise with other types of economies. 	<p>imports and exports.</p> <p>WG.7.b. Analyze various economic philosophies including capitalism, socialism, and communism that have influenced the development of political and economic systems.</p>		<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<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> <p>Students will:</p> <ul style="list-style-type: none"> Compare free enterprise with other types of economies. 	<p>2.16 Describe the United States in economic terms, including free enterprise, private property, producers and consumers, profit and loss, costs and benefits, and imports and exports.</p> <p>WG.7.b. Analyze various economic philosophies including capitalism, socialism, and communism that have influenced the development of political and economic systems.</p>	N/A	<p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard SL 5 Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.</p>
<p>Unit 2: Session 3: (Optional) Extension 1: Family Resources</p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define scarcity and explain ways to resolve scarcity. 	<p>K.17 Describe the concept of scarcity using examples.</p> <p>1.21 Describe how scarcity requires people to make choices.</p> <p>2.17 Explain why and how people specialize in the production of goods and services.</p> <p>2.18 Explain how scarcity of resources and opportunity costs require people to make choices to satisfy wants and needs.</p>	N/A	<p>Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>

<p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems</p> <p>Discover the difference in how governments impact their economy.</p> <p>Students will:</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. 	<p>C.13.c. Describe different perspectives on the role of government regulation in the economy.</p> <p>C.13.f. Explain ways in which competition, free enterprise, and government regulation influence what is produced and allocated in an economy, including national and global consequences.</p>	<p>N/A</p>	<p>Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>
<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 provide for things like libraries, schools, and other public services. Students complete a brief activity to understand the difference between public and private property. They hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Differentiate between public goods and services and private goods and services. ● Explain why people pay taxes. ● Identify or explain why philanthropy is important in a community. ● Define gross pay and net pay. ● Calculate tax by multiplying with decimals. 	<p>1.20 Explain why and how goods and services are produced and traded.</p> <p>1.22 Identify and describe which goods and services are produced in different places and regions in Louisiana.</p> <p>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B.3. Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.</p> <p>7.EE Solve real-life and mathematical problems using numerical and algebraic expressions and equations.</p>	<p>Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>Unit 2: Session 4: (Optional) Check it Out! Day 7</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate how to record transactions in a money tracker. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p>

<p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <p>Fill in a Venn diagram to compare public and private goods and services.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain why people pay taxes. ● Differentiate between public goods and services and private goods and services. 	<p>1.20 Explain why and how goods and services are produced and traded.</p> <p>1.22 Identify and describe which goods and services are produced in different places and regions in Louisiana.</p> <p>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p>	<p>N/A</p>	<p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard SL 5 Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.</p>
<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> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain why people pay taxes. ● Calculate tax by multiplying with decimals. 	<p>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B.3. Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.</p> <p>7.EE. Solve real-life and mathematical problems using numerical and algebraic expressions and equations.</p>	<p>Anchor Standard RL 7 Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.</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> <p>Students will:</p> <ul style="list-style-type: none"> ● State examples of philanthropy. ● Identify or explain why philanthropy is important in a community. 	<p>N/A</p>	<p>N/A</p>	<p>Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.</p> <p>Anchor Standard W 9 Draw evidence from literary or</p>

			informational texts to support analysis, reflection, and research.
Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist Learn about foundations and how to help those in need. Students will: <ul style="list-style-type: none"> • State examples of philanthropy. • Identify or explain why philanthropy is important in a community. 	N/A	N/A	Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text. Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas. Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.
Unit 3: Work and Career Readiness			

<p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to find out what kinds of jobs are available at <i>JA BizTown</i> 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. 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 into different types. 	<p>2.16.a. Describe how people are both producers and consumers.</p> <p>2.19 Identify how people use natural (renewable and non-renewable), human, and capital resources to provide goods and services.</p> <p>2.17/ 3.15.e. Explain why and how people specialize in the production of goods and services.</p> <p>3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs.</p> <p>3.16. Identify how people use natural (renewable and non-renewable), human, and capital resources to provide goods and services.</p>	<p>4.MD.B.4. Make a line plot to display a data set of measurements in fractions of a unit ($\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{8}$). Solve problems involving addition and subtraction of fractions by using information presented in line plots.</p> <p>5.MD.B.2. Make a line plot to display a data set of measurements in fractions of a unit ($\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{8}$). Use operations on fractions for this grade to solve problems involving information presented in line plots.</p> <p>6.SP.B.4. Display numerical data in plots on a number line, including dot plots, histograms, and box plots.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p>
<p>Unit 3: Session 1: (Optional): Check it Out! Day 8</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p>
<p>Unit 3: Session 1: (Optional) Application 1: My Career Interests</p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <p>Students will:</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. Distinguish the differences among the four primary career types: people, ideas, data, and 	<p>1.19 Describe how different public and private jobs help Louisianans. For example:</p> <ol style="list-style-type: none"> Public: firefighters keeping people and their property safe Private: nurses caring for sick or injured people <p>2.17/ 3.15.e Explain why and how people specialize in the production of goods and services.</p>	<p>4.MD.B.4. Make a line plot to display a data set of measurements in fractions of a unit ($\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{8}$). Solve problems involving addition and subtraction of fractions by using information presented in line plots.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 4 Produce clear and coherent writing in which the development,</p>

things.	3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs.	5.MD.B.2. Make a line plot to display a data set of measurements in fractions of a unit ($\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{8}$). Use operations on fractions for this grade to solve problems involving information presented in line plots. 6.SP.B.4. Display numerical data in plots on a number line, including dot plots, histograms, and box plots.	organization, and style are appropriate to task, purpose, and audience.
Unit 3: Session 1: (Optional) Application 2: Education Pays Off Create a bar graph to discover how investing in one's human capital can pay off in higher wages. Students will: <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	1.19 Describe how different public and private jobs help Louisianans. 2.17/ 3.15.e. Explain why and how people specialize in the production of goods and services. 3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs. C.14.a. Explain the relationship between education, training, and career options to future earning potential.	4.MD.B.4. Make a line plot to display a data set of measurements in fractions of a unit ($\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{8}$). Solve problems involving addition and subtraction of fractions by using information presented in line plots. 5.MD.B.2. Make a line plot to display a data set of measurements in fractions of a unit ($\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{8}$). Use operations on fractions for this grade to solve problems involving information presented in line plots. 6.SP.B.4. Display numerical data in plots on a number line, including dot plots, histograms, and box plots.	Anchor Standard RI 7: Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words. Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.
Unit 3: Session 1: (Optional) Extension 1: Writing a Resume Create a resume using a template. Students will: <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	C.14.a Explain the relationship between education, training, and career options to future earning potential.	N/A	Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of

			<p>content.</p> <p>Anchor Standard W 4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>
<p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Categorize STEM careers into different types. 	<p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p> <p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p>	N/A	<p>Anchor Standard W 7 Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard SL 2 Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.</p>

<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"> ● Contribute to group success by demonstrating appropriate workplace behaviors. ● Define resume, job interview, and applicant. ● Model appropriate business greetings. ● Demonstrate proper interview skills. ● Distinguish the difference between technical skills and soft skills. 	<p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p>	<p>N/A</p>	<p>Anchor Standard SL 1: Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard L4: Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.</p> <p>Anchor Standard SL 6: Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.</p>
<p>Unit 3: Session 2: (Optional) Check it Out! Day 9</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate how to record transactions in a money tracker. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p>
<p>Unit 3: Session 2: (Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <p>Students will:</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>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p>	<p>N/A</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development,</p>

			<p>and style are appropriate to task, purpose, and audience.</p> <p>Anchor Standard L6 Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p>
<p>Unit 3: Session 2: (Optional) Application 2: Customer Service Explore skills needed for outstanding customer service. Students will:</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p>	<p>N/A</p>	<p>Anchor Standard SL 1: Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard SL 3: Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric.</p> <p>Anchor Standard L6: Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p>
<p>Unit 3: Session 2: (Optional) Extension 1: Teamwork: Build a Robot Work in teams to design and build a robot using geometric shapes. Students will:</p> <ul style="list-style-type: none"> Contribute to group success by 	<p>N/A</p>	<p>5.MD.C.5. Relate volume to the operations of multiplication and addition and solve real-world and mathematical problems involving volume.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>

demonstrating appropriate workplace behaviors.		<p>7.G.A. Draw, construct, and describe geometrical figures and describe the relationships between them.</p> <p>7.G.B. Solve real-life and mathematical problems involving angle measure, area, surface area, and volume.</p> <p>GM:B-MG. A Apply geometric concepts in modeling situations.</p>	<p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p> <p>Anchor Standard L6 Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p>
<p>Unit 3: Session 2: (Optional) Extension 2: Soft Skills Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues. Students will:</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>1.14 /2.13 /3.13 Describe civic virtues including voting, running for office, serving on committees, and volunteering.</p>	N/A	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p> <p>Anchor Standard L6 Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when</p>

			encountering an unknown term important to comprehension or expression.
<p>Unit 3: Session 3: (Optional) Elections, Yesterday and Today</p> <p>Students explore why the right to vote, as a means to make a change in the community, is so important. Students 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. Describe the importance of elections in a representative democracy. Identify the steps of the election process. Explain the importance of being an informed voter. 	<p>1.14/ 2.13/ 3.13 Describe civic virtues including voting, running for office, serving on committees, and volunteering.</p> <p>3.10.d. Compare and contrast representative democracy (republic) and monarchy.</p> <p>C.1. Evaluate continuity and change in U.S. government, politics, and civic issues throughout U.S. history, including those related to the powers of government, interpretations of founding documents, voting trends, citizenship, civil liberties, and civil rights.</p> <p>C.11.e. Explain election processes at the local, state, and federal levels, including qualifications and procedures for voting; qualifications and terms for offices; the primary system; public hearings and forums; petition, initiative, referendum, and recall; and amendments related to elections and voting.</p> <p>US.7.g. Evaluate how the U.S. Constitution and Bill of Rights seek to prevent tyranny and protect individual liberty and freedom, including through representation, limited government, separation of powers, and checks and balances.</p>	N/A	<p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p>
<p>Unit 3: Session 3: (Optional) Check it Out! Day 10</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p>

	goods, and avoiding consumer fraud.		
<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote? Vote on Community changes. Students will:</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>1.14/2.13/3.13 Describe civic virtues including voting, running for office, serving on committees, and volunteering.</p> <p>3.10.d. Compare and contrast representative democracy (republic) and monarchy.</p> <p>C.1 Evaluate continuity and change in U.S. government, politics, and civic issues throughout U.S. history, including those related to the powers of government, interpretations of founding documents, voting trends, citizenship, civil liberties, and civil rights.</p> <p>C.11.e. Explain election processes at the local, state, and federal levels, including qualifications and procedures for voting; qualifications and terms for offices; the primary system; public hearings and forums; petition, initiative, referendum, and recall; and amendments related to elections and voting.</p> <p>US.7.g. Evaluate how the U.S. Constitution and Bill of Rights seek to prevent tyranny and protect individual liberty and freedom, including through representation, limited government, separation of powers, and checks and balances.</p>	N/A	<p>Anchor Standard RL 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p>
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue? Learn some tips for becoming an informed voter. Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>2.10.b. Identify and describe basic principles of the Declaration of Independence and the Constitution of the United States, including equality under the law and fair treatment for all.</p> <p>3.10.d. Compare and contrast representative democracy (republic) and monarchy.</p>	N/A	<p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RL 1 Read closely to determine what the</p>

			text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline Learn about amendments to the U.S. Constitution regarding voting rights. Students will: <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	2.10.b. Identify and describe basic principles of the Declaration of Independence and the Constitution of the United States, including equality under the law and fair treatment for all. 3.10.d. Compare and contrast representative democracy (republic) and monarchy. 8.15.k. Evaluate legislation and amendments passed in response to the civil rights movement, including the Twenty-Fourth Amendment, Civil Rights Act of 1964, Voting Rights Act of 1965, and Civil Rights Act of 1968.	N/A	Anchor Standard RL 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas. Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.
Unit 3: Session 3: (Optional) Extension 2: JA My Way Discover games, tools, and supplements such as <i>JA My Resume Builder</i> to learn more about creating resumes and starting a business. Students will: <ul style="list-style-type: none"> Explore careers and career paths. Create a draft resume or business plan. 	C.14.a. Explain the relationship between education, training, and career options to future earning potential.	N/A	Anchor Standard W 4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. Anchor Standard W 7 Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation. Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.
Unit 4 Business Management			

<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"> • Use descriptive language to describe what makes a quality business. • Calculate business expenses. • Describe costs associated with operating a business. 	<p>2.16 Describe the United States in economic terms, including free enterprise, private property, producers and consumers, profit and loss, costs and benefits, and imports and exports.</p> <p>3.17 Describe the relationship between scarcity and opportunity cost in economic decision-making.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.13 Explain elements of the United States economy within a global context and economic principles required to make sound financial decisions.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p>	<p>5.NBT.B.7. Add, subtract, multiply, and divide decimals to hundredths, using concrete models or drawings and strategies based on place value, properties of operations, and/or the relationship between addition and subtraction; justify the reasoning used with a written explanation.</p> <p>6.RP.A.3. Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations.</p> <p>6.EE.A.2. Write, read, and evaluate expressions in which letters stand for numbers.</p>	<p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard L 6 Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p>
<p>Unit 4: Session 1: (Optional): Check it Out! Day 11</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Demonstrate how to record transactions in a money tracker. 		<p>3.MD.E.9. Solve word problems involving pennies, nickels, dimes, quarters, and bills greater than one dollar, using the dollar and cent symbols appropriately.</p> <p>4.MD A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a</p>	

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		<p>fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.</p>	
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<p>Unit 4: Session 1: (Optional) Application 1: Business Budget</p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	<p>2.16 Describe the United States in economic terms, including free enterprise, private property, producers and consumers, profit and loss, costs and benefits, and imports and exports.</p> <p>3.17 Describe the relationship between scarcity and opportunity cost in economic decision-making.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.13 Explain elements of the United States economy within a global context and economic principles required to make sound financial decisions.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p>	<p>5.NBT.B.7. Add, subtract, multiply, and divide decimals to hundredths, using concrete models or drawings and strategies based on place value, properties of operations, and/or the relationship between addition and subtraction; justify the reasoning used with a written explanation.</p> <p>6.RP.A. Understand ratio concepts and use ratio reasoning to solve problems.</p> <p>7.EE.B. Solve real-life and mathematical problems using numerical and algebraic expressions and equations.</p>	<p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p>
<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> <p>Students will:</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>3.15 Describe the United States in economic terms: free enterprise, private property, producers and consumers, profit and loss, supply and demand, and imports and exports.</p> <p>C.13.g. Explain the effects of specialization and trade on the production, distribution, and consumption of goods and services for individuals,</p>	<p>N/A</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively</p> <p>Anchor Standard L6 Acquire and use accurately a range of general academic and</p>

	businesses, and societies.		<p>domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</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> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	<p>2.16 Describe the United States in economic terms, including free enterprise, private property, producers and consumers, profit and loss, costs and benefits, and imports and exports.</p> <p>3.17 Describe the relationship between scarcity and opportunity cost in economic decision-making.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.13 Explain elements of the United States economy within a global context and economic principles required to make sound financial decisions.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p>	<p>3.NBT.A. Use place value understanding and properties of operations to perform multi-digit arithmetic.</p>	<p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p>
<p>Unit 4: Session 1: (Optional) Extension 2: JA BizBriefs</p> <p>Read a business summary and rank the business according to specific criteria.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>2.16 Describe the United States in economic terms, including free enterprise, private property, producers and consumers, profit and loss, costs and benefits, and imports and exports.</p> <p>3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and</p>	<p>N/A</p>	<p>Anchor Standard RI 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 1: Write</p>

	<p>needs.</p> <p>3.17 Describe the relationship between scarcity and opportunity cost in economic decision-making.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.13 Explain elements of the United States economy within a global context and economic principles required to make sound financial decisions.</p>		<p>arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 1: Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</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"> Describe factors that affect selling price. Define selling price, revenue, profit, and inventory. Explain the relationship between revenue, costs, and profit. 	<p>2.16 Describe the United States in economic terms, including free enterprise, private property, producers and consumers, profit and loss, costs and benefits, and imports and exports.</p> <p>2.16.c. Identify examples of an economic cost or benefit of a decision or event.</p> <p>3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs.</p> <p>3.15.c. Explain how supply and demand can affect the prices of goods and services.</p>	<p>3.OA.D. Solve problems involving the four operations and identify and explain patterns in arithmetic.</p> <p>3.MD.E.9. Solve word problems involving pennies, nickels, dimes, quarters, and bills greater than one dollar, using the dollar and cent symbols appropriately.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p>	<p>Anchor Standard RI 4: Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.</p> <p>Anchor Standard SL 1: Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively</p> <p>Anchor Standard W 2: Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p>
<p>Unit 4: Session 2: (Optional): Check it Out! Day 12</p> <p>Practice recording transactions in a money tracker.</p>	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others'</p>

<p>Students will:</p> <ul style="list-style-type: none"> ● Demonstrate use of a money tracker to record a purchase. 	<p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>decimals to hundredths.</p> <p>6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.</p>	<p>ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</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> <p>Students will:</p> <ul style="list-style-type: none"> ● Describe factors that affect selling price. ● Explain the relationship between revenue, costs, and profit. 	<p>2.16.c. Identify examples of an economic cost or benefit of a decision or event.</p> <p>3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs.</p> <p>3.15.c. Explain how supply and demand can affect the prices of goods and services.</p>	<p>6.RP.A. Understand ratio concepts and use ratio reasoning to solve problems.</p> <p>6.RP.A.3.b. Solve unit rate problems including those involving unit pricing and constant speed.</p> <p>7.RP.A.3. Use proportional relationships to solve multi-step ratio and percent problems of simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, and percent error.</p>	<p>Anchor Standard SL 1: Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard RI 4: Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.</p>
<p>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</p> <p>Brainstorm 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> <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>2.16.c. Identify examples of an economic cost or benefit of a decision or event.</p> <p>3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs.</p> <p>3.15.c. Explain how supply and demand can affect the prices of goods and services.</p>	<p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>6.RP.A.3. Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations.</p>	<p>Anchor Standard W 2: Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p>
<p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Discover how need and desire affect the pricing of goods, and how that</p>	<p>2.16.c. Identify examples of an economic cost or benefit of a decision or event.</p> <p>3.15.c. Explain how supply and demand can affect the prices of</p>	<p>6.NS.B.3. Fluently add, subtract, multiply, and divide multi-digit decimals using the</p>	<p>Anchor Standard RI 3: Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p>

<p>has had an effect on history.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	<p>goods and services.</p> <p>3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs.</p>	<p>standard algorithm for each operation.</p> <p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.</p>	<p>Anchor Standard W 7: Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.</p>
<p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a letter to another citizen of <i>JA BizTown</i> and address an envelope.</p> <p>Students will:</p> <ul style="list-style-type: none"> Create a letter using a template. 	<p>1.14 / 2.13 / 3.13 Describe civic virtues including voting, running for office, serving on committees, and volunteering.</p>	<p>N/A</p>	<p>Anchor Standard L1: Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</p> <p>Anchor Standard W 3: Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences.</p> <p>Anchor Standard W 4: Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose and audience.</p>
<p>Unit 4: Session 3: Visit Preparation</p> <p>Students learn the importance of advertising to attract customers. Students create advertising for their <i>JA BizTown</i> businesses that will be used on simulation day. They</p>	<p>3.15 Describe the United States in economic terms: free enterprise, private property, producers and consumers, profit and loss, supply and demand, and imports and exports.</p>	<p>N/A</p>	<p>Anchor Standard SL 1: Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others'</p>

<p>prepare their money trackers and first deposits in preparation for the visit to <i>JA BizTown</i>.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Define advertising. • Describe characteristics of effective advertising. • Acknowledge how effective teamwork and cooperation enhance business teams. • Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. • Manage personal finances and time. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs.</p>		<p>ideas and expressing their own clearly and persuasively</p> <p>Anchor Standard W 2: Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard W 4: Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose and audience.</p> <p>Anchor Standard L3: Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.</p>
<p>Unit 4: Session 3: (Optional) Application 1: Business Ethics</p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <p>Students will:</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. 	<p>3.15 Describe the United States in economic terms: free enterprise, private property, producers and consumers, profit and loss, supply and demand, and imports and exports.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs.</p>	N/A	<p>Anchor Standard W 1: Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</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> <p>Students will:</p> <ul style="list-style-type: none"> • Describe characteristics of effective advertising. 	<p>3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs.</p>	N/A	<p>Anchor Standard W 1: Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 5: Make strategic use of digital media and visual displays of data to express information and</p>

			enhance understanding of presentations.
Unit 4: Session 3: (Optional) Extension 1: Identity Theft Learn the dangers of identity theft and Internet scams by participating in a role-play game. Students will: <ul style="list-style-type: none"> Identify the meaning of identity theft and learn how to prevent it. 	3.18 Describe the importance of personal financial decision-making such as budgeting and saving. C.8.g. Evaluate the fundamental principles and concepts of the U.S. government including Creator-endowed unalienable rights of the people, due process, equal justice under the law, equal protection, federalism, frequent and free elections in a representative government, individual responsibility, individual rights, limited government, private property rights, popular sovereignty, right to privacy, rule of law, the supremacy clause, and the separation of powers with checks and balances.	N/A	Anchor Standard RI 3: Analyze how and why individuals, events, and ideas develop and interact over the course of a text. Anchor Standard SL 1: Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively
Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor Write a letter to the editor to be published in the <i>JA BizTown</i> newspaper. Students will: <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. 	1.14 / 2.13/ 3.13 Describe civic virtues including voting, running for office, serving on committees, and volunteering.	N/A	Anchor Standard W 1: Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence. Anchor Standard W 3: Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences. Anchor Standard W 4: Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. Anchor Standard L2: Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
Unit 5: The Visit			

<p>Unit 5: The Visit</p> <p>This lesson enables students to go to <i>JA BizTown</i>! Students undergo on-the-job training and complete the activities and responsibilities required by their job positions.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. ● Manage their personal finances and time. ● Function in their job capacity at <i>JA BizTown</i>. ● Carry out responsibilities of citizenship, such as voting and job responsibilities. 	<p>1.13 Describe examples of rules and laws in Louisiana.</p> <p>1.14/ 2.13/ 3.13 Describe civic virtues including voting, running for office, serving on committees, and volunteering.</p> <p>2.9 Describe the structure and responsibilities of each of the three branches of the U.S. government (legislative, executive, judicial).</p> <p>3.15 Describe the United States in economic terms: free enterprise, private property, producers and consumers, profit and loss, supply and demand, and imports and exports.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.11 Analyze political processes and the role of public participation in the United States.</p>	<p>2.MDC.7. Tell and write time from analog and digital clocks to the nearest five minutes, using a.m. and p.m.</p> <p>2.MD.C.8. Solve word problems involving dollar bills, quarters, dimes, nickels, and pennies, using \$ and ¢ symbols appropriately.</p> <p>3.MD.E.9. Solve word problems involving pennies, nickels, dimes, quarters, and bills greater than one dollar, using the dollar and cent symbols appropriately.</p> <p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard W 9: Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard SL 4: Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>
<p>Unit 5: Debriefing</p> <p>This lesson enables students to review and evaluate their team's performance at <i>JA BizTown</i>. Students will review the concepts of</p>	<p>1.13 Describe examples of rules and laws in Louisiana.</p> <p>1.14/ 2.13/ 3.13 Describe civic virtues including voting, running</p>	<p>N/A</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on</p>

<p>the circular flower and free enterprise they learned in class and experienced at <i>JA BizTown</i>.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Evaluate team performance at <i>JA BizTown</i>. ● Describe how citizens work within a quality business. ● Explain the circular flow. ● Describe how citizens use financial institutions. 	<p>for office, serving on committees, and volunteering.</p> <p>3.15 Describe the United States in economic terms: free enterprise, private property, producers and consumers, profit and loss, supply and demand, and imports and exports.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.11 Analyze political processes and the role of public participation in the United States.</p>		<p>others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Evaluate team performance at <i>JA BizTown</i>. ● Describe how citizens work within a quality business. 	<p>3.15 Describe the United States in economic terms: free enterprise, private property, producers and consumers, profit and loss, supply and demand, and imports and exports.</p>	<p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>
<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 <i>JA BizTown</i> experience.</p> <p>Students will:</p>	<p>3.15 Describe the United States in economic terms: free enterprise, private property, producers and consumers, profit and loss, supply and demand, and imports and exports.</p>	<p>4.MD.A.2. Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving whole</p>	<p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>

<ul style="list-style-type: none"> ● Explain circular flow. ● Describe how citizens use financial institutions. ● Describe how citizens work within a quality business. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p>	<p>numbers and/or simple fractions (addition and subtraction of fractions with like denominators and multiplying a fraction times a fraction³ or a whole number), and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p>	<p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard W 9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>
<p>Unit 5: (Optional) Extension: Business Letter</p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Evaluate team performance at JA BizTown. ● Describe how citizens work within a quality business. 	<p>3.15 Describe the United States in economic terms: free enterprise, private property, producers and consumers, profit and loss, supply and demand, and imports and exports.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p>	<p>N/A</p>	<p>Anchor Standard W4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose and audience.</p> <p>Anchor Standard L1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</p>

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Unit Description and Learning Objectives	<u>Louisiana Student Standards for Social Studies</u>	<u>Louisiana Student Standards for Mathematics</u>	<u>Louisiana Student Standards for English Language Arts</u>
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in personal finances and the factors that affect income and take-home pay. They discover how decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives / 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>1.19 Describe how different public and private jobs help Louisianans. For example:</p> <p>a. Public: firefighters keeping people and their property safe</p> <p>b. Private: nurses caring for sick or injured people</p> <p>1.20 Explain why and how goods and services are produced and traded.</p> <p>2.14 Describe how hard work, good habits, consistent attendance in school, and planning for the future can help you achieve your goals, including attending college, learning a trade, and having a successful career.</p> <p>3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs.</p> <p>C.13.e. Explain the factors that influence the production and distribution of goods by individuals and businesses operating in a market system, including monopolistic competition, perfect competition, monopoly, and oligopoly; credit; currencies; economic indicators; factors of production (land, labor, capital, entrepreneurship); goods and services; price; roles of consumers and producers; rule of law; and supply and demand.</p> <p>C.14 Apply economic principles to make sound personal financial</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p>

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	decisions, including in regards to income, money management, spending and credit, and savings and investing.		
<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 / 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 advantages and disadvantages of savings and investment options. Determine factors for choosing insurance. 	<p>2.14 Describe how hard work, good habits, consistent attendance in school, and planning for the future can help you achieve your goals, including attending college, learning a trade, and having a successful career.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p>	<p>Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development' summarize the key supporting details and ideas.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p>
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh advantages and disadvantages of debit and credit. They examine the role of credit scores and credit reporting on personal finances.</p> <p>Objectives: Students will:</p> <ul style="list-style-type: none"> Define <i>financial institution</i> and identify the services it provides. Examine debit and credit cards and their use. Explain the benefits and common pitfalls of credit cards. Explain the benefits of debit cards. 	<p>2.14 Describe how hard work, good habits, consistent attendance in school, and planning for the future can help you achieve your goals, including attending college, learning a trade, and having a successful career.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p> <p>C.14.c. Explain the benefits and risks of using credit and examine the various uses.</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p>	<p>Anchor Standard L 4 Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a</p>

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<ul style="list-style-type: none"> Define <i>credit score</i> and describe how it influences the ability to get credit and borrow money. 	C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.		range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.
Unit 4: Budget+ Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget. Objectives / Students will: <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. 	2.18 Explain how scarcity of resources and opportunity costs require people to make choices to satisfy wants and needs. 3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs. C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.	4.OA.A. Use the four operations with whole numbers to solve problems. 5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths. 7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities. 7.RP.A.1. Compute unit rates associated with ratios of fractions, including ratios of lengths, areas, and other quantities measured in like or different units. 7.RP.A.2. Recognize and represent proportional relationships between quantities.	Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas. Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively. Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
Unit 5: Simulation and Debriefing 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. Objectives / Students will: <ul style="list-style-type: none"> Create a family budget using hypothetical life situations. Make saving and investment 	3.15.b. Explain how the interaction between producers and consumers in a free market satisfies economic wants and needs. C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud. C.14.d. Compare types of credit, savings, investment, and insurance services available to	4.OA.A. Use the four operations with whole numbers to solve problems. 5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths. 7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities. 7.RP.A.1 Compute unit rates	Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas. Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

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<p>decisions.</p> <ul style="list-style-type: none"> • Reflect on their simulation experience. 	<p>the consumer from various institutions.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>associated with ratios of fractions, including ratios of lengths, areas, and other quantities measured in like or different units.</p> <p>7.RP.A.2. Recognize and represent proportional relationships between quantities.</p>	<p>Anchor Standard SL 1</p> <p>Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
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Unit Description and Learning Objectives	<u>Louisiana Student Standards for Social Studies</u>	<u>Louisiana Student Standards for Mathematics</u>	<u>Louisiana Student Standards for English Language Arts</u>
<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 / 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. • Interpret sources of income (salaries, wages, interest, profit for business owners, etc). • Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare. 	<p>1.19 Describe how different public and private jobs help Louisianans.</p> <p>2.14 Describe how hard work, good habits, consistent attendance in school, and planning for the future can help you achieve your goals, including attending college, learning a trade, and having a successful career.</p> <p>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p> <p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>7.RP.A.1. Compute unit rates associated with ratios of fractions, including ratios of lengths, areas, and other quantities measured in like or different units.</p> <p>7.RP.A.2. Recognize and represent proportional relationships between quantities.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<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 / 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 risk and risk management. 	<p>2.14 Describe how hard work, good habits, consistent attendance in school, and planning for the future can help you achieve your goals, including attending college, learning a trade, and having a successful career.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p>	<p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard L 6 Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking,</p>

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Unit Description and Learning Objectives	<u>Louisiana Student Standards for Social Studies</u>	<u>Louisiana Student Standards for Mathematics</u>	<u>Louisiana Student Standards for English Language Arts</u>
			and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.
<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 / 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>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p> <p>C.14.c. Explain the benefits and risks of using credit and examine the various uses.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>7.RP.A.1. Compute unit rates associated with ratios of fractions, including ratios of lengths, areas, and other quantities measured in like or different units.</p> <p>7.RP.A.2. Recognize and represent proportional relationships between quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p>	<p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard L 6 Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p>

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Unit Description and Learning Objectives	<u>Louisiana Student Standards for Social Studies</u>	<u>Louisiana Student Standards for Mathematics</u>	<u>Louisiana Student Standards for English Language Arts</u>
<p>Unit 4: Budget+</p> <p>Students 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—the first steps toward achieving financial independence. 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 / 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>2.18 Explain how scarcity of resources and opportunity costs require people to make choices to satisfy wants and needs.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>7.RP.A.2. Recognize and represent proportional relationships between quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p>	<p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard L 6 Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students use the knowledge and skills gained from the JA <i>Finance Park</i> lessons to create a Portfolio and a 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 / Students will:</p> <ul style="list-style-type: none"> • 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 	<p>2.14 Describe how hard work, good habits, consistent attendance in school, and planning for the future can help you achieve your goals, including attending college, learning a trade, and having a successful career.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management,</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p>	<p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p>

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Unit Description and Learning Objectives	<u>Louisiana Student Standards for Social Studies</u>	<u>Louisiana Student Standards for Mathematics</u>	<u>Louisiana Student Standards for English Language Arts</u>
<p>nonverbal communication skills in a variety of forms and contexts.</p> <ul style="list-style-type: none"> • Demonstrate originality and creativity. • Build confidence, self-esteem, and teamwork skills. 	<p>spending and credit, and savings and investing.</p>	<p>7.RP.A.1. Compute unit rates associated with ratios of fractions, including ratios of lengths, areas, and other quantities measured in like or different units.</p> <p>7.RP.A.2. Recognize and represent proportional relationships between quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p>	<p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p> <p>Anchor Standard L 6 Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p>

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Unit Description and Objectives	<u>Louisiana Student Standards for Social Studies</u>	<u>Louisiana Student Standards for Mathematics</u>	<u>Louisiana Student Standards for English Language Arts</u>
<p>Theme 1: Employment and Income</p> <p>1.1 Foundation: 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 / 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>C.13.e. Explain the factors that influence the production and distribution of goods by individuals and businesses operating in a market system, including monopolistic competition, perfect competition, monopoly, and oligopoly; credit; currencies; economic indicators; factors of production (land, labor, capital, entrepreneurship); goods and services; price; roles of consumers and producers; rule of law; and supply and demand.</p> <p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p>	<p>1.MD.C./2.MD.D. /3.MD.B./4.MD.B./5.MD.B. Represent and interpret data.</p>	<p>Anchor Standard RI 7 Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard L 6 Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or</p>

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<p>Theme 1: Employment and Income</p> <p>1.2 Foundation: 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 / 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>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p>	<p>1.MD.C./2.MD.D./3.MD.B./4.MD.B./5.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.B.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p>	<p>expression.</p> <p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>Theme 2: Employment and Education</p> <p>2.1 Foundation: The Value of Education</p> <p>Students learn about time commitments, costs, and benefits of post-secondary education options. They find occupations with the highest return on investment.</p> <p>Objectives / 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>C.13.e. Explain the factors that influence the production and distribution of goods by individuals and businesses operating in a market system, including monopolistic competition, perfect competition, monopoly, and oligopoly; credit; currencies; economic indicators; factors of production (land, labor, capital, entrepreneurship); goods and services; price; roles of consumers and producers; rule of law; and supply and demand.</p> <p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p>	<p>1.MD.C./2.MD.D./3.MD.B./4.MD.B./5.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.B.4 Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning</p>	<p>Anchor Standard RI 7 Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>

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		about the quantities.	
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>3.1 Foundation: Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives / 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>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p>	<p>1.MD.C./2.MD.D./3.MD.B./4.MD.B./5.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.B.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p>	<p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>

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<p>Theme 4: Planning and Money Management</p> <p>4.1 Foundation: Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives / 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>K.15 Differentiate between wants and needs.</p> <p>2.18 Explain how scarcity of resources and opportunity costs require people to make choices to satisfy wants and needs.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>1.MD.C./2.MD.D./3.MD.B./4.MD.B./5.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.B.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p>	<p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>Theme 5: Risk Management and Insurance</p> <p>5.1 Foundation: 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 / 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>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>7.SP.C.7. Develop a probability model and use it to find probabilities of events. Compare probabilities from a model to observed frequencies; if the agreement is not good, explain possible sources of the discrepancy.</p> <p>A1: A-CED.A.A. Create equations that describe numbers or relationships.</p> <p>A2: S-IC: A. Understand statistics as a process for making inferences about population parameters based on a random sample from that population.</p>	<p>Anchor Standard RI 2 Determine central ideas or themes of a text and analyze their development' summarize the key supporting details and ideas.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>

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<p>Theme 6: Investing</p> <p>6.1 Foundation: Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives / 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>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>A1: A-REI.D.10. Understand that the graph of an equation in two variables is the set of all its solutions plotted in the coordinate plane, often forming a curve (which could be a line).</p> <p>A2: S-IC.B.6. Evaluate reports based on data.</p>	<p>Anchor Standard SL 2 Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard SL 4 Present information, findings and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>
<p>Theme 7: Simulation and Debrief</p> <p>7.1 Foundation: Simulation</p> <p>7.2 Foundation: Debrief and Reflection</p> <p>Students participate in the <i>JA Finance Park</i> simulation, reflect on the activities they participated in during the simulation, and connect their learnings and takeaways from the <i>JA Finance Park</i> simulation to their future career and money management goals.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> • Identify a career path. • Analyze the advantages and disadvantages of different payment methods. • Create a successful budget using hypothetical life situations. • Apply consumer skills to spending and saving decisions. 	<p>K.15 Differentiate between wants and needs.</p> <p>2.18 Explain how scarcity of resources and opportunity costs require people to make choices to satisfy wants and needs.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p> <p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p>	<p>1.MD.C./2.MD.D./3.MD.B./4.MD.B./5.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.B.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning</p>	<p>Anchor Standard W 4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>

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<ul style="list-style-type: none"> Identify key learnings from the <i>JA Finance Park</i> simulation. Analyze and apply lessons learned to future career and money management goals. 	<p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>about the quantities.</p> <p>A1: A-CED.A A. Create equations that describe numbers or relationships.</p> <p>A2: S-IC.B.6. Evaluate reports based on data.</p> <p>A2: S-IC.A. Understand statistics as a process for making inferences about population parameters based on a random sample from that population.</p>	

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Extension Details and Learning Objectives	<u>Louisiana Student Standards for Social Studies</u>	<u>Louisiana Student Standards for Mathematics</u>	<u>Louisiana Student Standards for English Language Arts</u>
Theme One: Employment and Income			
<p>1.3 Extension: Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify the characteristics of a successful entrepreneur. ● Examine personal entrepreneurial qualifications and characteristics. ● Develop a plan for building entrepreneurial skills. 	<p>C.13.e. Explain the factors that influence the production and distribution of goods by individuals and businesses operating in a market system, including monopolistic competition, perfect competition, monopoly, and oligopoly; credit; currencies; economic indicators; factors of production (land, labor, capital, entrepreneurship); goods and services; price; roles of consumers and producers; rule of law; and supply and demand.</p>	<p>N/A</p>	<p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>

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<p>1.4 Extension: Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. ● Develop a plan for preparing for job loss. ● Identify professional development and job retraining opportunities to help when job loss happens. 	<p>C.13.e. Explain the factors that influence the production and distribution of goods by individuals and businesses operating in a market system, including monopolistic competition, perfect competition, monopoly, and oligopoly; credit; currencies; economic indicators; factors of production (land, labor, capital, entrepreneurship); goods and services; price; roles of consumers and producers; rule of law; and supply and demand.</p> <p>C.13.f. Explain ways in which competition, free enterprise, and government regulation influence what is produced and allocated in an economy, including national and global consequences.</p> <p>C.13.g. Explain the effects of specialization and trade on the production, distribution, and consumption of goods and services for individuals, businesses, and societies.</p>	N/A	<p>Anchor Standard RL 2 Determine central ideas or themes of a text and analyze their development’ summarize the key supporting details and ideas.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</p>
<p>1.5 Extension: 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</p>	<p>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p>	N/A	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to</p>

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<p>draft answers to mock interview questions addressing their work ethic.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 			<p>support conclusions drawn from the text.</p> <p>Anchor Standard W 3 Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>
<p>1.6 Extension: The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the purpose of the W-4 form. Examine the employee sections of the W-4 form. 	<p>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p> <p>WH.19 Analyze the influence of fiscal policies such as taxation and tariffs, trade embargoes, and spending policies on national economies.</p>	<p>1.MD.C./2.MD.D./3.MD.B./4.MD.B./5.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.B.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>A1: A-CED.A A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 3 Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> <p>Anchor Standard W 7 Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
Theme Two: Employment and Education			

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<p>2.2 Extension: 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>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem, and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 7 Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>2.3 Extension: 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>2.14 Describe how hard work, good habits, consistent attendance in school, and planning for the future can help you achieve your goals, including attending college, learning a trade, and having a successful career.</p> <p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create</p>	<p>Anchor Standard RI 7 Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 4 Produce clear and coherent writing in</p>

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		equations that describe numbers or relationships.	which the development, organization, and style are appropriate to task, purpose, and audience.
<p>2.4 Extension: 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>2.14 Describe how hard work, good habits, consistent attendance in school, and planning for the future can help you achieve your goals, including attending college, learning a trade, and having a successful career.</p> <p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>
<p>2.5 Extension: 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>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p> <p>C.14.a. Explain the relationship</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard RI 4 Interpret words and phrases as they are used</p>

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	between education, training, and career options to future earning potential.	<p>about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p>
<p>2.6 Extension: 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>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard RI 7 Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations</p>

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Extension Details and Learning Objectives	<u>Louisiana Student Standards for Social Studies</u>	<u>Louisiana Student Standards for Mathematics</u>	<u>Louisiana Student Standards for English Language Arts</u>
			<p>and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p>
Theme Three: Financial Responsibility and Decision Making			
<p>3.2 Extension: Buying Your First Car</p> <p>Students are introduced to the process of car buying and shown three ways to pay for a vehicle, each with advantages and disadvantages. Students discover the differences between affording a new or used vehicle and explore other costs of automobile ownership. Students then research and analyze the costs of three different vehicles that interest them.</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>1.21 Describe how scarcity requires people to make choices.</p> <p>2.16.c. Identify examples of an economic cost or benefit of a decision or event.</p> <p>2.18 Explain how scarcity of resources and opportunity costs require people to make choices to satisfy wants and needs.</p> <p>3.15.c. Explain how supply and demand can affect the prices of goods and services.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard W 7 Conduct short as well as more sustained research projects based on focused questions,</p>

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	account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.	numbers or relationships.	demonstrating understanding of the subject under investigation. Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.
<p>3.3 Extension: 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>2.18 Explain how scarcity of resources and opportunity costs require people to make choices to satisfy wants and needs.</p> <p>3.15.c. Explain how supply and demand can affect the prices of goods and services.</p> <p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the</p>

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			organization, development, and style are appropriate to task, purpose, and audience.
<p>3.4 Extension: My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Recognize the effects of late or missed payments. ● Explain the effect of debts on a person's net worth. ● Distinguish between good use and misuse of credit cards. 	<p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p> <p>C.14.e. Explain the benefits and risks of using credit and examine the various uses.</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>3.5 Extension: Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain the difference between philanthropy and charity. 	<p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support</p>

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<ul style="list-style-type: none"> Express how society benefits when others donate money for worthy causes. Evaluate how philanthropy fits within a personal financial plan. Clarify how charitable giving may have tax benefits. 		<p>numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B Use functions to model relationships between quantities.</p> <p>A1: A-CED.A Create equations that describe numbers or relationships.</p>	<p>conclusions drawn from the text.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>3.6 Extension: Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. 	<p>C.13 Explain elements of the United States economy within a global context and economic principles required to make sound financial decisions.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with</p>

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			diverse partners, building on others' ideas and expressing their own clearly and persuasively.
3.7 Extension: Sales and Property Taxes Students determine the impact taxes have on financial decision making. Students will: <ul style="list-style-type: none"> ● Explain what taxes are used for. ● Recognize different types of taxes. ● Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>C.11.a. Analyze the duties and responsibilities of citizens in the United States, including paying taxes, serving on a jury, obeying the law, voting, and Selective Service registration.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p> <p>WH.19 Analyze the influence of fiscal policies such as taxation and tariffs, trade embargoes, and spending policies on national economies.</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>
Theme Four: Planning and Money Management			
4.2 Extension: A World Without Cash Students discover the pros and cons of cashless spending, reflect on the impact	3.9 Describe how technological advancements such as the steam engine, railroad, airplane, automobile,	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to</p>

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<p>that apps and credit/debit cards can have on spending and security, and research a payment app.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explore different payment types, and classify the pros and cons of using payment apps. ● Identify potential security issues with using payment apps. ● Analyze how to use a payment app to manage spending. 	<p>electricity, telephone, radio, television, microwave, and digital technologies have affected the lives of people in the United States.</p> <p>C.14 Apply economic principles to make sound personal financial decisions, including in regards to income, money management, spending and credit, and savings and investing.</p>	<p>operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 7 Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.</p> <p>Anchor Standard W 2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>4.3 Extension: Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Outline a short-term financial goal for how to save for extracurricular expenses. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 2 Write</p>

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<ul style="list-style-type: none"> Generate a personal budget to achieve the goal. 		<p>represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>Anchor Standard SL 4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.</p>

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<p>4.4 Extension: Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Evaluate if an emergency fund should be used for different emergency scenarios. ● Create an emergency fund savings plan for an emergency. ● Analyze how saving for an emergency fund can impact a monthly budget. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
Theme Five: Risk Management and Insurance			

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<p>5.2 Extension: Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Differentiate among the main types of auto insurance coverage. • Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>

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<p>5.3 Extension: Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain the expenses associated with taking out a mortgage. ● Differentiate among different types of mortgages. 	<p>C.14.b. Apply given financial data to real life situations such as balancing a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud.</p> <p>C.14.c. Explain the benefits and risks of using credit and examine the various uses.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
Theme 6: Investing			
<p>6.2 Extension: Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one's working life, and the impact of failing to fund one's retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain the benefits of funding retirement early. ● Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid</p>

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	<p>from various institutions.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>
<p>6.3 Extension: Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Recognize basic principles of investing in stocks. ● Identify factors that affect stocks and the stock market. ● List strategies for smart investing. 	<p>3.18 Describe the importance of personal financial decision-making such as budgeting and saving.</p> <p>C.14.a. Explain the relationship between education, training, and career options to future earning potential.</p> <p>C.14.d. Compare types of credit, savings, investment, and insurance services available to the consumer from various institutions.</p> <p>C.14.e. Create a budget and explain its importance in achieving personal financial goals and avoiding negative financial consequences.</p>	<p>3.MD.B. Represent and interpret data.</p> <p>4.OA.A. Use the four operations with whole numbers to solve problems.</p> <p>5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths.</p> <p>7.EE.4. Use variables to represent quantities in a real-world or mathematical problem and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p> <p>8.F.B. Use functions to model relationships between quantities.</p> <p>A1: A-CED.A. Create equations that describe numbers or relationships.</p>	<p>Anchor Standard RI 1 Read closely to determine what the text says explicitly and to make logical inferences from it' cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</p> <p>Anchor Standard W 1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Anchor Standard SL 1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>