

# A Correlation: Nevada Academic Standards and Junior Achievement Capstone Programs



Updated December 2024  
**NEVADA Financial Literacy**  
**Employability Skills**  
**Social Studies Standards**

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# Overview

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

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

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

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

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

*JA Finance Park* Entry Level offers three implementations' options:

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

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

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<b>Unit 1: Financial Literacy</b>			
<p><b>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</b></p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development.</li> <li>Identify civics fundamentals and terms.</li> </ul>	<p>SS.4.3. Analyze primary and secondary sources and use them to construct arguments about the past. SS.4.4. Analyze the sourcing and context of sources through corroboration and close reading.</p> <p>SS.5.5. Cite evidence from multiple sources in response to supporting and compelling questions. SS.5.6. Construct an argument to answer a compelling question, using evidence and reasoning skills.</p> <p>SS.5.25. Analyze how the Bill of Rights shaped the rights of Americans.</p> <p>SS.5.26. Explain the structures of constitutional government and the role of checks and balances</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 RI 6 4/5 RI 7</p>	<p>NA</p>
<p><b>Unit 1: Session 1: Financial Services</b></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"> <li>Describe financial institutions as the center of JA BizTown’s economy</li> <li>Identify services offered by financial institutions.</li> <li>Complete a bank account application.</li> <li>Identify common terms associated with banking and financial institutions.</li> <li>Define private property and its importance in our economy.</li> <li>Prerequisite: Describe the purpose of money in our community, economy•</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p> <p>SS.4.3. Analyze primary and secondary sources and use them to construct arguments about the past.</p> <p>SS.4.21. Identify and discuss examples of rules, laws, and authorities that keep people and property safe and secure [in the state of Nevada.]</p> <p>SS.5.15. Analyze how various political, religious, and intellectual ideas influenced the development of early American society and government.</p> <p>SS.5.22. Analyze core civic dispositions and democratic principles and their influence on early American history.</p> <p>SS.5.23. Investigate how individuals exercise rights and responsibilities.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3 4/5 L 3 4/5 L 4</p>	<p>Math 5 NBT 7 Math 6 NS 3</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</b></p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Eco.5.3-5</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 L 3 4/5 L 4</p>	
<p><b>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</b></p> <p>Review different types of financial institutions and the services they offer</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2. Eco.9.3-5</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	
<p><b>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</b></p> <p>Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> <li>Identify common terms associated with banking and financial institutions.</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>Math 5 OA1</p>
<p><b>Unit 1: Session 1: (Optional) Extension 2: Private Property</b></p> <p>Discover the meaning of private property by connecting personal cookies to private property.</p> <ul style="list-style-type: none"> <li>Define private property and its importance in our economy.</li> </ul>	<p>SS.4.21. Identify and discuss examples of rules, laws, and authorities that keep people and property safe and secure [in the state of Nevada]</p>	<p>4/5 RI 1 4/5 RI 4 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 3</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 1: Session 2: Earn, Save, and Spend</b></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"> <li>Express the purpose of a paycheck</li> <li>Demonstrate the ability to endorse a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Describe the consequences of insufficient funds.</li> <li>Recognize the need to make responsible choices regarding money</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p> <p>SS.4.30. Explain the benefits of saving and methods of saving, including but not limited to: financial institutions and saving at home.</p>	<p>4/5 W 4 4/5 SL 1 4/5 SL 3</p> <p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>Math 5 NBT 7 Math 4 NBT 4</p>
<p><b>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</b></p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity.</p> <ul style="list-style-type: none"> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Recognize the need to make responsible choices regarding your money.</li> </ul>	<p>SS.4.31. Identify methods of payment for goods and services</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	<p>Math 4 NBT 4</p>
<p><b>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</b></p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>	<p>SS.4.31. Identify methods of payment for goods and services</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 1: Session 2: (Optional) Extension 1: Gordon’s Bounced Check</b></p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <ul style="list-style-type: none"> <li>• Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>• Describe the consequences of insufficient funds.</li> </ul>	<p>SS.4.31. Identify methods of payment for goods and services</p>	<p>4/5 RI 1 4/5 SL 1 4/5 L 3</p>	
<p><b>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</b></p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> <li>• Express the purpose of a paycheck.</li> <li>• Demonstrate the ability to endorse a paycheck.</li> </ul>	<p>SS.4.31. Identify methods of payment for goods and services</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 4 4/5 RI 7 4/5 SL 1 4/5 L 1 4/5 L 2</p>	
<p><b>Unit 1: Session 3: Banks and Saving</b></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"> <li>• Demonstrate how to make and record electronic payments.</li> <li>• Describe the reasons why someone should save</li> <li>• Recognize how the rule of law and right to own private property allows people to save.</li> <li>• State the benefit of an interest-earning savings account.</li> <li>• Explain how money grows in a savings account.</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p> <p>SS.4.3. Analyze primary and secondary sources and use them to construct arguments about the past.</p> <p>SS.4.21. Identify and discuss examples of rules, laws, and authorities that keep people and property safe and secure [in the state of Nevada.]</p> <p>SS.4.30. Explain the benefits of saving and methods of saving, including but not limited to: financial institutions and saving at home.</p> <p>SS.5.22. Analyze core civic dispositions and democratic principles and their influence on early American history. SS.5.23. Investigate how individuals exercise rights and responsibilities.</p> <p>SS.5.27. Describe how views of individual rights in our nation have changed over time.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 3 4/5 RI 6 4/5 SL 1 4/5 SL 2 4/5 SL 3</p>	<p>CCSS: Math 5 NBT 7</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 1: Session 3: (Optional) Application 1: Damian's Shopping Day</b></p> <p>Complete a fill-in-the-blank story and practice using a money tracker.</p> <ul style="list-style-type: none"> <li>Make and record electronic payments.</li> </ul>	<p>SS.4.31. Identify methods of payment for goods and services</p> <p>SS.5.36. Describe the importance of setting financial goals.</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</b></p> <p>Research the cost of an item, and calculate how many years it would take to save up for it at differing interest rates.</p> <ul style="list-style-type: none"> <li>Explain how money grows in a savings account.</li> </ul>	<p>SS.5.36. Describe the importance of setting financial goals.</p> <p>(FL) SS.5.37. Compare interest rates in regard to credit and savings</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 7 4/5 W 8</p>	
<p><b>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</b></p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> <li>Explain how money grows in a savings account.</li> </ul>	<p>SS.5.36. Describe the importance of setting financial goals.</p> <p>(FL) SS.5.37. Compare interest rates in regard to credit and savings</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 7</p>
<p><b>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</b></p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> <li>State the benefit of an interest-earning savings account.</li> <li>Explain how money grows in a savings account</li> </ul>	<p>SS.4.30. Explain the benefits of saving and methods of saving, including but not limited to: financial institutions and saving at home.</p> <p>(FL) SS.5.37. Compare interest rates in regard to credit and savings</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 1: Session 4: Types of Payments</b></p> <p>This lesson enables students to explore the differences among various forms of payments. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to make given specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>• Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments.</li> <li>• Explain how money changes hands when a payment occurs.</li> <li>• Demonstrate the use of a money tracker to record a purchase.</li> <li>• Recognize the impact of scarcity and the need to make choices regarding money.</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p> <p>SS.4.31. Identify methods of payment for goods and services</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<p><b>Unit 1: Session 4: (Optional) Application 1: Let's Go to the Bank</b></p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in a money tracker.</p> <ul style="list-style-type: none"> <li>• Explain how money changes hands when a payment occurs.</li> <li>• Demonstrate use of a money tracker to record a purchase.</li> </ul>	<p>SS.4.31. Identify methods of payment for goods and services</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<p><b>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</b></p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> <li>• Explain how money changes hands when a payment occurs.</li> </ul>	<p>SS.4.31. Identify methods of payment for goods and services</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</b></p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> <li>Recognize the impact of scarcity and the need to make responsible choices regarding your money.</li> </ul>	<p>National Council for Social Studies C3 Framework: : D2.Eco.10.3-5</p>	<p>4/5 RI 1 4/5 RI 2 4/5 RI 7 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2</p>	<p>Math 5 NBT 7</p>
<p><b>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</b></p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> <li>Demonstrate use of a money tracker to record a purchase.</li> </ul>	<p>SS.4.31. Identify methods of payment for goods and services</p>	<p>4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	
<h2>Unit 2: Community and Economy</h2>			
<p><b>Unit 2: Session 1: Citizenship</b></p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Identify the role of government in community.</li> <li>Define philanthropy.</li> <li>Explain the relationship between taxes and responsible citizenship.</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	
<p><b>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</b></p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>SS.4.5. Cite evidence that supports a response to supporting and compelling questions. SS.4.6. Construct responses to compelling questions using reasoning, examples, and relevant details. SS.4.20. Evaluate how core civic dispositions and democratic principles have guided and/or continue to guide local and state government [in Nevada.] SS.5.15. Analyze how various political, religious, and intellectual ideas influenced the</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
	<p>development of early American society and government.</p> <p>SS.5.18. Evaluate how individuals and groups used ideas from foundational documents to create communities of respect, equity, and diversity throughout American history.</p>		
<p><b>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</b></p> <p>Discuss good character traits and how those traits help them at home, school, and nation.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Define philanthropy.</li> </ul>	<p>SS.4.9. List and discuss group or individual action to help address local or regional problems.</p> <p>SS.4.10. Use deliberative and democratic procedures to take action about an issue</p> <p>SS.5.15. Analyze how various political, religious, and intellectual ideas influenced the development of early American society and government.</p> <p>SS.5.27. Describe how views of individual rights in our nation have changed over time.</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	
<p><b>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</b></p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> <li>Identify the role of government in community.</li> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>SS.4.9. List and discuss group or individual action to help address local or regional problems.</p> <p>SS.4.10. Use deliberative and democratic procedures to take action about an issue.</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W4 4/5 SL 1 4/5 SL 2</p>	
<p><b>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</b></p> <p>Play an online game in which you explore your rights guaranteed by the U.S. Constitution.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Civ.2.3-5</p>	<p>4/5 RI 1 4/5 RI 7</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p> <p>SS.5.33. Investigate the development of the early U.S. economy</p>	<p>4/5 RI 1 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 1-3</p>	
<p><b>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</b></p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>SS.5.33. Investigate the development of the early U.S. economy</p>	<p>4/5 RI 1 4/5 RI 7 4/5 SL 4/5 SL 2</p>	
<p><b>Unit 2: Session 2: (Optional) Application 2: My Business</b></p> <p>Create a business and determine what to sell and what resources are needed.</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>SS.5.33. Investigate the development of the early U.S. economy</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</b></p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <ul style="list-style-type: none"> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>	<p>SS.4.5. Cite evidence that supports a response to supporting and compelling questions.</p> <p>SS.4.6. Construct responses to compelling questions using reasoning, examples, and relevant details.</p> <p>SS.4.28. Describe the intended and unintended consequences of decisions made regarding limited and shared resources [in Nevada.]</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 4/5 SL 2 4/5 L 1-4</p>	<p>CCSS: Math 5.0a.3</p>
<p><b>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</b></p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <ul style="list-style-type: none"> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Civ.13.3-5</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: L5.3, L5.6</p>
<p><b>Unit 2: Session 3: Free Enterprise</b></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"> <li>Identify the function of businesses in producing goods and services.</li> <li>Identify the three basic economic questions (what, how, and for whom to produce).</li> <li>Define scarcity, and explain ways to resolve scarcity.</li> <li>Compare free enterprise with other types of economies.</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p> <p>SS.4.20. Evaluate how core civic dispositions and democratic principles have guided and/or continue to guide local and state government [in Nevada.]</p> <p>SS.5.15. Analyze how various political, religious, and intellectual ideas influenced the development of early American society and government.</p> <p>SS.5.32. Compare and contrast the similarities and differences of the economies [of the colonial regions].</p> <p>SS.5.33. Investigate the development of the early U.S. economy</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms?</b></p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy What is Free Enterprise?</p> <ul style="list-style-type: none"> <li>List and describe the Economic Freedoms we enjoy in our country.</li> </ul>	<p>SS.4.5. Cite evidence that supports a response to supporting and compelling questions. SS.4.6. Construct responses to compelling questions using reasoning, examples, and relevant details. SS.5.15. Analyze how various political, religious, and intellectual ideas influenced the development of early American society and government.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 2</p>	
<p><b>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</b></p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> <li>Illustrate the Economic Freedoms we enjoy in our country.</li> </ul>	<p>SS.4.5. Cite evidence that supports a response to supporting and compelling questions. SS.4.6. Construct responses to compelling questions using reasoning, examples, and relevant details.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	
<p><b>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</b></p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <ul style="list-style-type: none"> <li>Define scarcity, and explain ways to resolve scarcity.</li> </ul>	<p>SS.5.39. Explain the standard of living in relationship to quality of life.</p>	<p>4/5 RI 7 4/5 SL 1</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</b></p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> <li>Explain why government involvement in the economy is sometimes necessary.</li> <li>Compare free enterprise with other types of economies</li> <li>Create posters which demonstrate different economic systems</li> </ul>	<p>SS.4.5. Cite evidence that supports a response to supporting and compelling questions. SS.4.6. Construct responses to compelling questions using reasoning, examples, and relevant details.</p> <p>SS.5.15. Analyze how various political, religious, and intellectual ideas influenced the development of early American society and government.</p> <p>SS.5.32. Compare and contrast the similarities and differences of the economies [of the colonial regions.]</p> <p>SS.5.33. Investigate the development of the early U.S. economy</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5</p>	
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students complete a brief activity to understand the difference between public and private property, and then they hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Define gross pay and net pay.</li> <li>Calculate tax by multiplying with decimals.</li> <li>Differentiate between public goods and services and private goods and services.</li> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p> <p>SS.4.5. Cite evidence that supports a response to supporting and compelling questions.</p> <p>SS.4.6. Construct responses to compelling questions using reasoning, examples, and relevant details.</p>	<p>4/5 SL 1. 4/5 W 4 4/5 L 4</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</b></p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Differentiate between public goods and services and private goods and services.</li> </ul>	<p>SS.4.5. Cite evidence that supports a response to supporting and compelling questions.</p>	<p>4/5 SL 1. 4/5 SL 2 4/5 W 4 4/5 L 4</p>	
<p><b>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</b></p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <p>Calculate tax by multiplying with decimals.</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Eco.12.3-5</p>	<p>4/5 SL 1. 4/5 SL 2</p>	<p>CCSS: Math 5 NF 2; 5 Nbt 5</p>
<p><b>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</b></p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p>SS.5.18. Evaluate how individuals and groups used ideas from foundational documents to create communities of respect, equity, and diversity throughout American history.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6</p>	
<p><b>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</b></p> <p>Learn about foundations and how they help those in need.</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p>SS.4.9. List and discuss group or individual action to help address local or regional problems. SS.4.10. Use deliberative and democratic procedures to take action about an issue.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 W 1 4/5 W 4 4/5 SL 1 4/5 SL 5 4/5 L 4 4/5 L 6</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<b>Unit 3: Work and Career Readiness</b>			
<p><b>Unit 3: Work and Career Readiness</b></p> <p><b>Session 1: Interests and Skills</b></p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning.</li> <li>Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> <li>Categorize STEM careers</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p> <p>SS.4.33. Examine jobs related to a career of interest</p> <p>SS.5.18. Evaluate how individuals and groups used ideas from foundational documents to create communities of respect, equity, and diversity throughout American history.</p> <p>SS.5.19. Discuss the contributions of culturally, racially, and ethnically diverse people to the advancement of the nation</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 7 4/5 SL 1 4/5 SL 2 4/5 W 4 4/5 L 4 4/5 L 6</p>	
<p><b>Unit 3: Session 1: (Optional) Application 1: My Career Interests</b></p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest</p>	<p>4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 L 2 4/5 L 4 4/5 L 6</p>	
<p><b>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</b></p> <p>Create a bar graph to discover how investing in one’s human capital can pay off in higher wages.</p> <ul style="list-style-type: none"> <li>Explain the relevance of interests and skills to career exploration and planning.</li> <li>Connect investment in human capital with wage potential.</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest</p> <p>SS.5.39. Explain the standard of living in relationship to quality of life.</p>	<p>4/5 RI 1 4/5 RI 3 4/5 SL 5 4/5 L 4 4/5 L 6</p>	<p>CCSS: Math 4/5 MD 4</p>



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</b></p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> <li>Explain the relevance of interests and skills to career exploration and planning.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Civ.6.3-5</p> <p>SS.4.33. Examine jobs related to a career of interest</p>	<p>4/5 RI 1 4/5 RI 5 4/5 W 2 4/5 W 4 4/5 W 8 4/5 SL 1 4/5 L 4 4/5 L 6</p>	<p>CCSS: 4/5 W 2.a</p>
<p><b>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</b></p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> <li>Categorize STEM careers into different types.</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4</p>	
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></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"> <li>Model appropriate business greetings.</li> <li>Demonstrate proper interview skills.</li> <li>Define resume, job interview, and applicant.</li> <li>Demonstrate appropriate workplace behaviors and soft skills.</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p> <p>SS.4.33. Examine jobs related to a career of interest</p> <p>SS.5.24. Investigate methods by which individuals can influence rules and laws in the classroom, school, government, and/or society.</p>	<p>4/5 SL 1 4/5 SL 3</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 3: Session 2:(Optional) Application 1: Job Interviews</b></p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> <li>• Model appropriate business greetings.</li> <li>• Contribute to group success by demonstrating appropriate workplace behaviors.</li> <li>• Demonstrate proper interview skills.</li> <li>• Define resume, job interview, and applicant.</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest</p>	<p>4/5 SL 1 4/5 SL 3 4/5 SL 4 4/5 SL 6</p>	
<p><b>Unit 3: Session 2: (Optional) Application 2: Customer Service</b></p> <p>Explore skills needed for outstanding customer service.</p> <ul style="list-style-type: none"> <li>• Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Civ.6.3-5</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 L 4</p>	<p>CCSS: Math 4/5 MD 4</p>
<p><b>Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot</b></p> <p>Work in teams to design and build a robot using geometric shapes.</p> <ul style="list-style-type: none"> <li>• Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Civ.6.3-5</p>	<p>4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4</p>	<p>CCSS: Math 4.5.1, 5.G.3</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 3: Session 2: (Optional) Extension 2: Soft Skills</b></p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest</p>	<p>4/5 RI 1 4/5 RI 2 4/5 W 2 4/5 W 4 4/5 SL 1 4/5 SL 4</p>	
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Describe the importance of elections in a representative democracy.</li> <li>Identify the steps of the election process.</li> </ul>	<p>SS.4.2. Generate and answer supporting questions that help address compelling questions.</p> <p>SS.4.20. Evaluate how core civic dispositions and democratic principles have guided and/or continue to guide local and state government [in Nevada.]</p> <p>SS.5.15. Analyze how various political, religious, and intellectual ideas influenced the development of early American society and government.</p> <p>SS.5.24. Investigate methods by which individuals can influence rules and laws in the classroom, school, government, and/or society.</p> <p>SS.5.27. Describe how views of individual rights in our nation have changed over time.</p>	<p>4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1</p>	
<p><b>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</b></p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p>SS.4.9. List and discuss group or individual action to help address local or regional problems.</p> <p>SS.4.10. Use deliberative and democratic procedures to take action about an issue.</p> <p>SS.5.24. Investigate methods by which individuals can influence rules and laws in the classroom, school, government, and/or society.</p>	<p>4/5 RI 1-3 4/5 RI 4 4/5 RI 7 4/5 W 9 4/5 SL 1 4/5 SL 4 4/5 SL 6</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</b></p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p>SS.4.9. List and discuss group or individual action to help address local or regional problems.</p> <p>SS.4.10. Use deliberative and democratic procedures to take action about an issue.</p> <p>SS.5.24. Investigate methods by which individuals can influence rules and laws in the classroom, school, government, and/or society.</p>	<p>4/5 RI 3 4/5 RI 4 4/5 RI 7 4/5 W 4 4/5 SL 1 4/5 SL 4 4/5 SL 6</p>	
<p><b>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</b></p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights using a digital timeline.</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> </ul>	<p>SS.4.3. Analyze primary and secondary sources and use them to construct arguments about the past.</p> <p>SS.5.12. Investigate what it meant to be an American for different groups of people in early American history</p> <p>SS.5.17. Analyze how and why racial, ethnic, and other groups were oppressed in early American history.</p> <p>SS.5.27. Describe how views of individual rights in our nation have changed over time.</p>	<p>4/5 RI 2 4/5 RI 3, 4/5 RI 4 4/5 W.9</p>	
<p><b>Unit 3: Session 3: (Optional) Extension 2: JA My Way</b></p> <p>Discover games, tools, and supplements such as JA My Resume Builder to learn more about creating resumes and starting a business.</p> <ul style="list-style-type: none"> <li>Explore careers and career paths</li> <li>Create a draft resume or business plan</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest</p>	<p>4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.9</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<b>Unit 4 Business Management</b>			
<p><b>Unit 4: Business Management</b></p> <p><b>Session 1: Business Costs</b></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"> <li>Describe costs associated with operating a business.</li> <li>Calculate business expenses.</li> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>National Council for Social Studies C3 Framework:: D2.Civ.6.3-5</p>	<p>4/5 RI 2 4/5 RI 3 4/5 RI 4 4/5 W.4</p>	
<p><b>Unit 4: Session 1: (Optional) Application 1: Business Budget</b></p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> <li>Describe costs associated with operating a business.</li> <li>Calculate business expenses.</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</b></p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Civ.6.3-5</p>	<p>4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</b></p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> <li>Describe the importance of keeping track of personal expenses.</li> </ul>		4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2	CCSS: Math 5 NBT 5
<p><b>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</b></p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>		4/5 RI 1 4/5 RI 3 4/5 RI 4 4/5 W.4 4/5 SL 1 4/5 SL 2 4/5 SL 4	
<p><b>Unit 4: Session 2: Setting Prices</b></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"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	National Council for Social Studies C3 Framework:: D2.Eco.7.3-5 C3: D2.Eco.8.3-5	4/5 RI 1 4/5 RI 4	CCSS: LA 4/5 3.a CCSS: Math 5 NBT 5

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 4: Session 2:</b> Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Eco.7.3-5 C3: D2.Eco.8.3-5</p>	<p>4/5 RI 1 4/5 RI 4</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 2: (Optional) Application 1: The Right Price</b></p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Eco.7.3-5 C3: D2.Eco.8.3-5</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>
<p><b>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</b></p> <p>Brainstorm business operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>National Council for Social Studies C3 Framework:: D2.Eco.7.3-5</p>	<p>4/5 RI 1 4/5 RI 4 4/5 SL 1 4/5 SL 2</p>	<p>CCSS: Math 5 NBT 5</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</b></p> <p>Conduct research to discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <ul style="list-style-type: none"> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p>National Council for Social Studies C3 Framework:: D2.Eco.7.3-5.</p>	<p>4/5 RI 1 4/5 RI 4 4/5 W 4 4/5 W 7 4/5 W 8 4/5 SL 1 4/5 SL 2 4/5 W 7</p>	
<p><b>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</b></p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> <li>Create a friendly letter using a template.</li> </ul>		<p>4/5 W 4 4/5 L 1 4/5 L 2</p>	
<p><b>Unit 4: Session 3: Visit Preparation</b></p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Describe characteristics of effective advertising.</li> <li>Define advertising.</li> <li>Describe characteristics of effective advertising.</li> <li>Acknowledge how effective teamwork and cooperation enhance business.</li> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	<p>National Council for Social Studies C3 Framework:: D2.Civ.2.3-5 C3: D2.Civ.9.3-5 C3: D2.Eco.2.3-5 C3: D2.Eco.7.3-5</p>	<p>4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p><b>Unit 4: Session 3: (Optional) Application 1: Business Ethics</b></p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> <li>Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow.</li> </ul>	<p>National Council for Social Studies C3 Framework: : D2.Civ.7.3-5</p>	<p>4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	
<p><b>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</b></p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <ul style="list-style-type: none"> <li>Describe characteristics of effective advertising.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Eco.2.3-5</p>	<p>4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	
<p><b>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</b></p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <ul style="list-style-type: none"> <li>Identify the meaning of identity theft, and learn how to prevent it.</li> </ul>	<p>SS.4.32. Determine the consequences of sharing personal information with others. SS.5.38. Identify methods of how to protect one’s identity from common threats</p>	<p>4/5 RI 4-5 4/5 W 4 4/5 SL 1 4/5 SL 2 4/5 L 5</p>	
<p><b>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</b></p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	<p>National Council for Social Studies C3 Framework:: D2.Civ.2.3-5</p>	<p>4/5 W 1 4/5 W 4 4/5 W 5 4/5 SL 6 4/5 L 1 4/5 L 2</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<b>Unit 5: The Visit</b>			
<p><b>Unit 5: Activity: Schedule and Citizen Checklist</b></p> <ul style="list-style-type: none"> <li>• Manage their personal finances <b>and time</b>.</li> <li>• Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Civ.9.3-5</p>		
<p><b>Unit 5: The Visit</b></p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>• Function in their job capacity at JA BizTown.</li> <li>• Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> <li>• Manage their personal finances and time.</li> <li>• Carry out responsibilities of citizenship, such as voting and job responsibilities.</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest</p>		
<p><b>Unit 5: Activity: Bringing It Home</b></p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> <li>• Describe how citizens use financial institutions.</li> <li>• Describe how citizens work within a quality business.</li> <li>• Explain circular flow.</li> </ul>	<p>National Council for Social Studies C3 Framework: Eco.13.3-5</p>	<p>CCSS: LA 4/5 SL 1.d</p>	

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	English Language Arts	Math
<p>Unit 5: (Optional) <b>Application 1: Rank Your Business Performance</b></p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p>National Council for Social Studies C3 Framework: D2.Civ.2.3-5</p>	<p>CCSS: LA 4/5 SL 4</p>	
<p><b>Unit 5: (Optional) Application 2: Biz Quiz</b></p> <p>Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience.</p> <ul style="list-style-type: none"> <li>Explain circular flow.</li> <li>Describe how citizens use financial institutions.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p>National Council for Social Studies C3 Framework:: D2.Civ.2.3-5 C3: D2.Civ.4.3-5 C3: D2.Civ.6.3-5</p>		
<p><b>Unit 5: (Optional) Extension: Business Letter</b></p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>			

# JA BizTown Adventures

Session Details	Social Studies	Common Core ELA	Common Core Math
<p><b>Adventure One: CEO</b></p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Compare potential customers</li> <li>▪ Identify target market</li> <li>▪ Make a strategic decision</li> <li>▪ Identify points in a mission statement</li> <li>▪ Compare applicant resumes</li> <li>▪ Make a budget-based decision</li> <li>▪ Create a letter by making appropriate word choices</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest.</p> <p>SS.4.31. Identify methods of payment for goods and services</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p>
<p><b>Adventure Two CFO</b></p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Deduct taxes to calculate net pay</li> <li>▪ Determine price of items to make a profit using a formula</li> <li>▪ Compare costs to make budget decisions</li> <li>▪ Read terms and conditions to compare offers</li> <li>▪ Evaluate proposals as part of a decision-making process</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest.</p> <p>SS.4.31. Identify methods of payment for goods and services</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

# JA BizTown Adventures

Session Details	Social Studies	Common Core ELA	Common Core Math
<p><b>Adventure Three: Marketing Director</b></p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Identify an idea for a new product or service</li> <li>▪ Attempt to resolve solutions to customer pain points</li> <li>▪ Identify characteristics of target markets</li> <li>▪ Explore advertising avenues and marketing tools</li> <li>▪ Plan a marketing campaign</li> <li>▪ Compare cost effectiveness of different advertisements</li> <li>▪ Examine fine print on contracts</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest.</p> <p>SS.4.31. Identify methods of payment for goods and services</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p>
<p><b>Adventure Four: Sales Manager</b></p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Explore traits that convey good work ethic</li> <li>▪ Compare resumes</li> <li>▪ Use a decision-making process to make hiring decisions</li> <li>▪ Use a problem-solving process to improve customer service</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest.</p> <p>SS.4.31. Identify methods of payment for goods and services</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p>

# JA BizTown Adventures

Session Details	Social Studies	Common Core ELA	Common Core Math
<p><b>Adventure Five: Consumer</b></p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define gross pay and net pay and calculate net pay</li> <li>▪ Identify services offered by financial institutions.</li> <li>▪ Explore a bank account application</li> <li>▪ Identify parts of a transaction register</li> <li>▪ Explain the importance of a savings account</li> <li>▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments.</li> <li>▪ Explain how money changes hands when a debit card or electronic payment form is used.</li> <li>▪ Demonstrate use of a transaction register to record a debit purchase.</li> <li>▪ Distinguish between needs and wants</li> <li>▪ Create a budget based on monthly income</li> <li>▪ Use fixed costs and needs to make budget decisions</li> <li>▪ Make shopping decisions based on budget and opportunity cost</li> </ul>	<p>SS.4.31. Identify methods of payment for goods and services.</p> <p>SS.4.30. Explain the benefits of saving and methods of saving, including but not limited to: financial institutions and saving at home.</p>	<p><b>Grade 4</b>            RI.4.1-5            RI.4.7,10            SL.4.3            L.4.4,6</p> <p><b>Grade 5</b>            RI.5.1-5            RI.5.7,10            SL.5.3            L.5.4-6</p>	<p>4.oa.1            4.nbt.1-2            4.nbt.3            4.nbt.4</p> <p>5.nbt.1-2</p>

# JA BizTown Adventures

Session Details	Social Studies	Common Core ELA	Common Core Math
<p><b>Improving the JA BizTown Community Adventure</b></p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Make decisions based on their understanding of personal freedoms</li> <li>▪ Determine appropriate allocation of tax funds</li> <li>▪ Create policy based on public safety</li> <li>▪ Base voting decisions on candidate policies and promises.</li> </ul>	<p>SS.4.33. Examine jobs related to a career of interest.</p> <p>SS.4.21. Identify and discuss examples of rules, laws, and authorities that keep people and property safe and secure in the state [of Nevada.]</p> <p>SS.4.22. Investigate how interest groups have influenced the political, social, and cultural landscape [of Nevada]</p> <p>SS.5.23. Investigate how individuals exercise rights and responsibilities.</p> <p>SS.5.24. Investigate methods by which individuals can influence rules and laws in the classroom, school, government, and/or society.</p>	<p><b>Grade 4</b></p> <p>RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p><b>Grade 5</b></p> <p>RI.5.1-5 RI.5.7,10 SL.5.3</p> <p>L.5.4-6</p>	<p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p>

# JA Finance Park

Unit Description	Social Studies Standards	EMPLOYABILITY SKILLS FOR CAREER READINESS STANDARDS	English Language Arts	Math
<p><b>Unit 1: Income</b></p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Rate their interests, abilities, and values.</li> <li>Determine work preferences and match them to career choices</li> <li>Define taxes and explain their purpose and impact on income</li> <li>Figure net monthly income</li> </ul>	<p>SS.6.8.EWC.3. Generate supporting questions that will lead to inquiry and research on compelling issues within the discipline in order to answer compelling questions.</p> <p>SS.6-8.WGGS.24. Describe the roles of political, civil, and economic organizations in shaping people’s lives</p> <p>SS.6-8.EUSH.40. Analyze the role of innovations and entrepreneurship in institutions throughout early U.S history.</p> <p>SS.6-8.FL.3. Describe the services offered by various financial institutions, and government agencies, including but not limited to: Matching Grant Money for College, Prepaid College Tuition, and 529 College Savings Plan.</p> <p>SS.6-8.FL.10. Identify college and career options and their effect on income and unemployment.</p>	<p>1.2.1 Demonstrate effective speaking and listening skills by communicating effectively with customers and employees and following directions</p> <p>1.2.2 Demonstrate effective reading and writing skills by reading and interpreting workplace documents and writing clearly</p> <p>1.2.7 Demonstrate job acquisition and advancement skills by preparing to apply for a job and seeking promotion</p>	<p><b>Grade 6</b></p> <p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b></p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p><b>Unit 2: Saving, Investing and Risk Management</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the benefits of saving a portion of income for future use</li> <li>Explain short- and long-term saving options</li> <li>Explain some of the advantages and disadvantages of various saving and investing options</li> <li>Assess personal risk and risk management</li> </ul>	<p>SS.6-8.EWC.1. Construct compelling questions based upon disciplinary concepts. SS.6-8.EWC.2. Evaluate various interpretations to answer compelling questions within and across disciplines.</p> <p>SS.6.8.EWC.3. Generate supporting questions that will lead to inquiry and research on compelling issues within the discipline in order to answer compelling questions.</p> <p>SS.6-8.FL.2. Investigate consequences of potential financial decisions to make reasoned financial choices.</p> <p>SS.6-8.FL.8. Investigate ways to prevent and limit the consequences of identity theft and fraud. SS.6-8.FL.9. Explain how some investments differ from traditional savings accounts in potential risks and returns</p>	<p>1.2.1 Demonstrate effective speaking and listening skills by communicating effectively with customers and employees and following directions</p> <p>1.2.2 Demonstrate effective reading and writing skills by reading and interpreting workplace documents and writing clearly</p> <p>1.2.3 Demonstrate critical-thinking and problem-solving skills by analyzing and resolving problems that arise in completing assigned tasks</p>	<p><b>Grade 6</b></p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p><b>Grade 7</b></p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>



# JA Finance Park

Unit Description	Social Studies Standards	EMPLOYABILITY SKILLS FOR CAREER READINESS STANDARDS	English Language Arts	Math
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Define financial institutions and identify the services they provide</li> <li>Examine debit and credit cards and their use</li> <li>Explain the benefits and common pitfalls of credit cards</li> <li>Explain the benefits of debit cards</li> <li>Define credit score and describe how it influences the ability to get credit and borrow money</li> </ul>	<p>SS.6-8.EWC.2. Evaluate various interpretations to answer compelling questions within and across disciplines.</p> <p>SS.6.8.EWC.3. Generate supporting questions that will lead to inquiry and research on compelling issues within the discipline in order to answer compelling questions.</p> <p>SS.6-8.WGGS.33. Explain and evaluate how economic policies impact individuals, businesses, government structures, and international organizations.</p> <p>SS.6-8.FL.2. Investigate consequences of potential financial decisions to make reasoned financial choices.</p> <p>SS.6-8.FL.5. Explain how debit cards differ from credit cards. SS.6-8.FL.6. Explain an individual's rights and responsibilities as a consumer. SS.6-8.FL.7. Discuss the cost of borrowing money for different types of goods and services, including but not limited to: consumables, vehicles, higher education, and housing.</p>	<p>1.2.3 Demonstrate critical-thinking and problem-solving skills by analyzing and resolving problems that arise in completing assigned tasks</p> <p>1.2.9 Demonstrate mathematics skills by using mathematical reasoning to accomplish tasks</p>	<p><b>Grade 6</b></p> <p>SL.6.1 SL.6.2</p> <p><b>Grades 9-10</b></p> <p>L.9-10.1 L.9-10.4</p> <p><b>Grades 11-12</b></p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b></p> <p>RP.7.R2.b NS.7.3 SP.7.5</p> <p><b>Grade 8</b></p> <p>G.8 SP.8.2</p>
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Categorize spending by needs and wants</li> <li>Compare teen and adult spending patterns</li> <li>Determine which categories belong in a budget</li> <li>Relate the need to save money to meet goals</li> <li>Prepare a budget using goals and income</li> </ul>	<p>SS.6-8.EWC.1. Construct compelling questions based upon disciplinary concepts. SS.6-8.EWC.2. Evaluate various interpretations to answer compelling questions within and across disciplines.</p> <p>SS.6.8.EWC.3. Generate supporting questions that will lead to inquiry and research on compelling issues within the discipline in order to answer compelling questions.</p> <p>SS.6-8.FL.1. Prioritize and evaluate personal finance goals based on needs and wants.</p> <p>SS.6-8.FL.4. Discuss the components of a personal budget - including income, planned spending, expenses, and saving.</p>	<p>1.2.6 Demonstrate lifelong-learning skills by continually acquiring new industry-related information and improving professional skills</p> <p>1.2.9 Demonstrate mathematics skills by using mathematical reasoning to accomplish tasks</p>	<p><b>Grade 6</b></p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p><b>Grade 7</b></p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p><b>Grade 8</b></p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p><b>Grades 9-10</b></p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p><b>Grade 6</b></p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b></p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>

# JA Finance Park

Unit Description	Social Studies Standards	EMPLOYABILITY SKILLS FOR CAREER READINESS STANDARDS	English Language Arts	Math
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Reflect on their simulation experience</li> </ul>	<p>SS.6-8.EWC.1. Construct compelling questions based upon disciplinary concepts. SS.6-8.EWC.2. Evaluate various interpretations to answer compelling questions within and across disciplines.</p> <p>SS.6.8.EWC.3. Generate supporting questions that will lead to inquiry and research on compelling issues within the discipline in order to answer compelling questions.</p> <p>SS.6-8.WGGS.24. Describe the roles of political, civil, and economic organizations in shaping people’s lives</p>	<p>1.1.1 Demonstrate a positive work ethic by coming to work every day on time, a willingness to take direction, and motivation to accomplish the task at hand</p> <p>1.1.2 Demonstrate integrity by abiding by workplace policies and laws and demonstrating honesty and reliability</p> <p>1.1.3 Demonstrate teamwork skills by contributing to the success of the team, assisting others, and requesting help when needed</p> <p>1.1.4 Demonstrate positive self-representation skills by dressing appropriately and using language and manners suitable for the workplace</p> <p>1.1.5 Demonstrate diversity awareness by working well with all customers and coworkers</p> <p>1.1.7 Demonstrate creativity and resourcefulness by contributing new ideas and working with initiative</p> <p>1.2.5 Demonstrate understanding of workplace organizations, systems, and climates by identifying “big picture” issues and fulfilling the mission of the workplace</p> <p>1.2.8 Demonstrate time, task, and resource management skills by organizing and implementing a productive plan of work</p> <p>1.2.9 Demonstrate mathematics skills by using mathematical reasoning to accomplish tasks</p> <p>1.3.2 Demonstrate proficiency with information technology</p>	<p><b>Grade 6</b></p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p><b>Grade 7</b></p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p><b>Grade 8</b></p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p><b>Grades 9-10</b></p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p><b>Grade 6</b></p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p><b>Grade 7</b></p> <p>RP.7.R2.b NS.7.2 NS.7.3</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards	Common Core ELA
<p><b>Unit 1: Income</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Tell the difference between abilities, interests, work preferences, and values</li> <li>▪ Identify career interests and goals as a way to earn future income</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)</li> <li>▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare</li> </ul>	<p>SS.9-12.WH.2. Generate and answer supporting questions while explaining how they contribute to an inquiry and how new compelling and supporting questions emerge through the inquiry process. Gathering and evaluating sources</p> <p>SS.9-12.WH.3. Gather relevant information from multiple sources representing a wide range of views while using the origin, authority, structure, context, and corroborative value of the sources to guide the selection.</p> <p>SS.9-12.WH.8. Construct arguments using precise and knowledgeable claims, with evidence from multiple sources, while acknowledging counterclaims and evidentiary weaknesses.</p> <p>SS.9-12.FL.1. Analyze the alternatives and consequences of financial decision-making in the development of financial goals</p> <p>SS.9-12.FL.2. Evaluate assessment and computation of taxes at the local, state, and federal level.</p> <p>SS.9-12.FL.3. Locate and evaluate financial information from various sources.</p> <p>SS.9-12.FL.11. Evaluate college and career choices and their effect on income, disposable income, unemployment, and underemployment.</p> <p>SS.9-12.FL.13. Analyze the requirements and benefits of postsecondary financing options, including but not limited to: Free Application for Federal Student Aid (FAFSA), Western Interstate Commission for Higher Education, Governor Guinn Millennium Scholarship, Silver State Opportunity Grant Program, prepaid tuition, and college savings programs</p>	<p>FINANCIAL DECISION MAKING</p> <p>Analyze the alternatives and consequences of financial decision making in the development of financial goals.</p> <p>FINANCIAL GOALS AND LIFE STAGES</p> <p>Evaluate factors that affect personal financial decisions and actions.</p> <p>UNDERSTANDING PAYCHECKS</p> <p>Determine the difference between gross and net pay</p> <p>Evaluate the purpose of a pay stub and its important information for the worker</p> <p>Determine voluntary and involuntary deductions and how they affect net pay</p> <p>FUNDAMENTALS OF TAXES</p> <p>Determine the services that are provided through taxes</p> <p>INTEREST INVENTORY</p> <p>Evaluate how positive personal characteristics affect one’s career development</p> <p>Integrate a broad range of interests into personal learning and career goals, and assess the impact of abilities, strengths, skills, and talents on career development and earnings potential.</p>	<p><b>Grades 9-10</b></p> <p>RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p><b>Grades 11-12</b></p> <p>RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards	Common Core ELA
<p><b>Unit 2: Saving, Investing and Risk Management</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the benefits of saving a portion of income for future use</li> <li>Explain short- and long-term saving options</li> <li>Explain some of the advantages and disadvantages of savings options and investment vehicles</li> <li>Assess personal risk and risk management</li> </ul>	<p>SS.9-12.WH.8. Construct arguments using precise and knowledgeable claims, with evidence from multiple sources, while acknowledging counterclaims and evidentiary weaknesses.</p> <p>SS.9-12.WH.38. Examine the ways in which trade, commerce, and industrialization impact individuals, groups, and nations.</p> <p>SS.9-12.FL.8. Analyze methods to prevent and limit the consequences of identity theft and fraud.</p> <p>SS.9-12.FL.9. Distinguish the cost and benefits of various investment strategies - including securities, stocks, and bonds; with attention to compound interest, risk, and methods of buying and selling investments.</p> <p>SS.9-12.FL.10. Analyze the purpose and specifics of various insurance plans as well as compare quality of insurance providers</p>	<p><b>DEPOSITORY INSTITUTIONS</b></p> <p>Compare the financial products and services of various financial institutions, including interest and fees, and determine which product best aligns with achieving personal financial goals.</p> <p><b>CHOOSING TO SAVE</b></p> <p>Develop short and long-term savings goals.</p> <p>Analyze the effect of compounding</p> <p>Evaluate choices for creating savings</p> <p><b>FUNDAMENTALS OF INVESTING</b></p> <p>Distinguish between saving and investing and income and wealth</p> <p>Compare sources for investment products, such as banks and investment companies</p> <p>Select financial series and products to achieve personal financial goals</p>	<p><b>Grades 9-10</b></p> <p>RI .9-10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p><b>Grades 11-12</b></p> <p>RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards	Common Core ELA
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide</li> <li>▪ Explain debit and credit cards and their uses</li> <li>▪ Identify the advantages and disadvantages related to credit and debit cards</li> <li>▪ Give examples of the best ways to build credit</li> <li>▪ Demonstrate why credit scores are important</li> </ul>	<p>SS.9-12.WH.5. Seek multiple media sources when investigating current issues and evaluate the credibility and reliability of each. Developing claims and using evidence SS.9-12.WH.6. Identify evidence that draws information directly and substantively from multiple sources to detect inconsistencies in evidence in order to revise or strengthen claims.</p> <p>SS.9-12.WH.8. Construct arguments using precise and knowledgeable claims, with evidence from multiple sources, while acknowledging counterclaims and evidentiary weaknesses.</p> <p>SS.9-12.WH.38. Examine the ways in which trade, commerce, and industrialization impact individuals, groups, and nations.</p> <p>SS.9-12.FL.5. Analyze the costs and benefits of different types of credit and debt - including how to avoid and resolve debt problems.</p> <p>SS.9-12.FL.6. Explain the purpose of a credit report, how that report is used by lenders, employers and insurers, and the borrower’s access, rights, and responsibilities related to a credit report.</p>	<p><b>DEPOSITORY INSTITUTIONS</b></p> <p>Compare the financial products and services of various financial institutions, including interest and fees, and determine which product best aligns with achieving personal financial goals.</p> <p><b>HOW CREDIT WORKS</b></p> <p>Analyze the costs and benefits of different types of credit and debt – including how to avoid and resolve debt problems</p> <p><b>CREDIT REPORTS AND SCORES</b></p> <p>Explain the purpose of a credit report, how that report is used by lenders, employers and insurers, and the borrower’s access, rights, and responsibilities related to a credit report.</p> <p><b>WISE USE OF CREDIT</b></p> <p>Discuss how debt can be used to establish credit</p>	<p><b>Grades 9-10</b> SL. 9-10.1,4 L.9-10. 1,4</p> <p><b>Grades 11-12</b> SL11-12.1,4 L.11-12.1,4</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards	Common Core ELA
<p><b>Unit 4: Budget+</b></p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Distinguish between different kinds of budgets</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>SS.9-12.WH.8. Construct arguments using precise and knowledgeable claims, with evidence from multiple sources, while acknowledging counterclaims and evidentiary weaknesses.</p> <p>SS.9-12.WH.18. Analyze the influence of social, political, and economic developments on maintaining and transforming roles and social status for various groups.</p> <p>SS.9-12.WH.38. Examine the ways in which trade, commerce, and industrialization impact individuals, groups, and nations.</p> <p>SS.9-12.FL.1. Analyze the alternatives and consequences of financial decision-making in the development of financial goals</p> <p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p>	<p>SAVING AND SPENDING:</p> <p>NEEDS AND WANTS</p> <p>Analyze costs, benefits, and opportunity costs to determine the achievements of personal financial goals.</p> <p>Identify the difference between needs and wants &amp; goal impacts</p> <p>FINANCIAL GOALS AND LIFE STAGES</p> <p>Evaluate factors that affect personal financial decisions and actions</p> <p>BUDGETING</p> <p>Determine the purpose of a spending plan or budget</p> <p>Identify fixed and flexible monthly expenses</p> <p>Identify the parts of a basic monthly budget</p> <p>Create a monthly budget based on a given salary</p>	<p><b>Grades 9-10</b></p> <p>RI .9-10.1 SL. 9-10.1 L.9-10.1,4</p> <p><b>Grades 11-12</b></p> <p>RI .11-12.1 SL11-12.1 L.11-12.1,4</p>

# JA Finance Park PBL

Unit Description	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards	Common Core ELA
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes</li> <li>▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts</li> <li>▪ Demonstrate originality and creativity</li> <li>▪ Build confidence, self-esteem, and teamwork skills</li> </ul>	<p>SS.9-12.WH.8. Construct arguments using precise and knowledgeable claims, with evidence from multiple sources, while acknowledging counterclaims and evidentiary weaknesses.</p> <p>SS.9-12.WH.9. Present adaptations of arguments and explanations that feature complex ideas and diverse perspectives on issues and topics to reach a range of audiences within and outside the classroom, using print, oral, and/or digital technologies.</p> <p>SS.9-12.FL.2. Evaluate assessment and computation of taxes at the local, state, and federal level.</p> <p>SS.9-12.FL.3. Locate and evaluate financial information from various sources.</p> <p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p> <p>SS.9-12.FL.12. Practice completing important financial, academic, and career documents, including but not limited to: loan applications, scholarship applications, job applications, and resumes.</p>	<p><b>CHOOSING TO SAVE</b></p> <p>Develop short and long-term savings goals.</p> <p>Analyze the effect of compounding</p> <p>Evaluate choices for creating savings</p> <p><b>BUDGETING</b></p> <p>Determine the purpose of a spending plan or budget</p> <p>Identify fixed and flexible monthly expenses</p> <p>Identify the parts of a basic monthly budget</p> <p>Create a monthly budget based on a given salary</p>	<p><b>Grades 9-10</b></p> <p>RI .9-10.1,4,8 W. 9-10. 1 W. 9-10.4-9 SL. 9-10. 1 SL.9-10.4-6 L.9-10. 1-6</p> <p><b>Grades 11-12</b></p> <p>RI .11-12.1,4,8 W.11-12.1 W. 11-12.4-9 SL.11-12. 1 SL.11-12.4-6 L.11-12. 1-6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards	English Language Arts
<p><b>Theme 1: Employment and Income</b></p> <p><b>Foundation 1 Career Cluster</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Examine careers and corresponding career clusters.</li> <li>Apply interests and skills to specific career clusters.</li> <li>Research possible careers within a chosen career cluster.</li> <li>Analyze how interests and skills may relate to a specific career cluster.</li> </ul>	<p>SS.9-12.FL.3. Locate and evaluate financial information from various sources</p> <p>SS.9-12.FL.11. Evaluate college and career choices and their effect on income, disposable income, unemployment, and underemployment.</p>	<p><b>INTEREST INVENTORY</b></p> <p>Evaluate how positive personal characteristics affect one’s career development</p> <p>Integrate a broad range of interests into personal learning and career goals, and assess the impact of abilities, strengths, skills, and talents on career development and earnings potential.</p> <p><b>CAREERS RESEARCH</b></p> <p>Analyze the benefits and trade-offs of a variety of careers including personal satisfaction</p>	<p>RI.9-10. 1,4</p> <p>W.9-10. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 9-10. 1- 6</p> <p>RI.11-12. 1,4</p> <p>W.11-12. 2,4,6,7,8</p> <p>SL 9-10. 1,2,4,5,6</p> <p>L 11-12. 1- 6</p>
<p><b>Theme 1 Foundation 2 Net Income</b></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><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the difference between gross pay and net pay.</li> <li>Identify the components on an earnings statement (pay stub) that affect net income.</li> <li>Calculate net monthly income after removing taxes, benefits, and other deductions.</li> </ul>	<p>SS.9-12.FL.2. Evaluate assessment and computation of taxes at the local, state, and federal level.</p>	<p><b>UNDERSTANDING PAYCHECKS</b></p> <p>Determine the difference between gross and net pay</p> <p>Evaluate the purpose of a pay stub and its important information for the worker</p> <p>Determine voluntary and involuntary deductions and how they affect net pay</p>	<p><b>Grades 9-10</b></p> <p>9-10.RV.1</p> <p>9-10.RV.3.2</p> <p>9-10.SL.1</p> <p><b>Grades 11-12</b></p> <p>11-12.RV.1</p> <p>11-12.RV.3.2</p> <p>11-12.SL.1</p>



# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards	English Language Arts
<p><b>Theme 2: Employment and Education</b></p> <p><b>The Value of Education</b></p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the benefits of postsecondary education, including trade schools and military service.</li> <li>Identify the income projection for a variety of careers.</li> <li>Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</li> </ul>	<p><b>SS.9-12.FL.3. Locate and evaluate financial information from various sources.</b></p> <p><b>SS.9-12.FL.11. Evaluate college and career choices and their effect on income, disposable income, unemployment, and underemployment.</b></p>	<p><b>INVESTING IN YOUR FUTURE</b> Evaluate skills and activities that invest in a person’s human capital and determine what you are doing to prepare yourself for your future.</p> <p><b>CAREERS RESEARCH</b> Evaluate post-secondary options such as college, military, technical training, or apprenticeship needed to fulfill career goals.</p> <p><b>COLLEGE AND CAREER READINESS</b> Analyze the requirements and benefits of postsecondary financing options: Free Application for Federal Student Aid (FAFSA), Student Loans &amp; Grants.</p> <p>Determine the salary needed and time allotment to repay educational loans</p> <p>Research out of state college options using the Western Interstate Commission for Higher Education (WICHE) Program</p>	<p>RI.9-10. 1,4 SL 9-10. 1,2,4,5,6 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 SL 9-10. 1,2,4,5,6 L 11-12. 1- 6</p>
<p><b>Theme 3: Financial Responsibility and Decision Making</b></p> <p><b>Financial Decision Making</b></p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use rational and considered decision-making steps to select financial goals and priorities.</li> <li>Explain how decisions made today can impact the future</li> </ul>	<p>SS.9-12.FL.1. Analyze the alternatives and consequences of financial decision-making in the development of financial goals.</p>	<p><b>FINANCIAL DECISION MAKING</b></p> <p>Analyze the alternatives and consequences of financial decision making in the development of financial goals.</p> <p>Locate and evaluate Financial information from various sources</p>	<p>RI.9-10. 1,4 W.9-10. 1,4 SL 9-10. 1,2,5 L 9-10. 1- 6</p> <p>RI.11-12. 1,4 W.11-12. 1,4 SL 9-10. 1,2,5 L 11-12. 1- 6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards	English Language Arts
<p><b>Theme 4: Planning and Money Management</b></p> <p><b>Next-Level Budgeting</b></p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize some of the reasons why people might spend more than they earn.</li> <li>Identify and use parts of a budget.</li> <li>List the long-term effects of overspending.</li> </ul>	<p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p>	<p>CHOOSING TO SAVE</p> <p>Develop short and long-term savings goals.</p> <p>NEEDS AND WANTS</p> <p>Analyze costs, benefits, and opportunity costs to determine the achievements of personal financial goals.</p> <p>Identify the difference between needs and wants &amp; goal impacts</p> <p>BUDGETING</p> <p>Determine the purpose of a spending plan or budget</p> <p>Identify fixed and flexible monthly expenses</p> <p>Identify the parts of a basic monthly budget</p> <p>Create a monthly budget based on a given salary</p>	<p>RI.9-10 1,4</p> <p>SL 9-10 1,2</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>SL 9-10 1,2</p> <p>L 11-12 1- 6</p>
<p><b>Theme 5: Risk Management and Insurance</b></p> <p><b>Insurance</b></p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize strategies for managing risk.</li> <li>List the benefits of having insurance for risk management.</li> <li>Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance.</li> <li>Compare insurance policies.</li> </ul>	<p>SS.9-12.FL.3. Locate and evaluate financial information from various sources</p> <p>SS.9-12.FL.9. Distinguish the cost and benefits of various investment strategies - including securities, stocks, and bonds; with attention to compound interest, risk, and methods of buying and selling investments.</p> <p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p>	<p>CONSUMER FRAUD</p> <p>Assess situations that put consumers at risk</p> <p>TYPES OF INSURANCE</p> <p>Justify the need for and value of various types of insurance such as health, property, life, disability, and automobile.</p> <p>Investigate and apply different types of insurance coverage to selected situations</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 2,4,6,7,8</p> <p>SL 9-10 1,2,4,5</p> <p>L 11-12 1- 6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards	English Language Arts
<p><b>Theme 6: Investing</b></p> <p><b>Investing for the Future</b></p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize different investment options.</li> <li>Compare the benefits and risks of various investment options.</li> <li>Create a diversified investment portfolio that maximizes profit</li> </ul>	<p>SS.9-12.FL.3. Locate and evaluate financial information from various sources</p>	<p><b>CHOOSING TO SAVE</b></p> <p>Develop short and long-term savings goals.</p> <p><b>FUNDAMENTALS OF INVESTING</b></p> <p>Distinguish between saving and investing and income and wealth</p> <p>Compare sources for investment products, such as banks and investment companies</p> <p>Select financial series and products to achieve personal financial goals</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,8</p> <p>SL 9-10 1,2,5</p> <p>L 11-12 1- 6</p>
<p><b>Theme 7: Simulation and Debrief</b></p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify key learnings from the JA Finance Park simulation.</li> <li>Analyze and apply lessons learned to future career and money management goals.</li> </ul>	<p>SS.9-12.FL.1. Analyze the alternatives and consequences of financial decision-making in the development of financial goals.</p>	<p><b>FUNDAMENTALS OF INVESTING</b></p> <p>Distinguish between saving and investing and income and wealth</p> <p>Compare sources for investment products, such as banks and investment companies</p> <p>Select financial series and products to achieve personal financial goals</p> <p><b>HOUSING</b></p> <p>Determine the factors that affect housing choices for individuals.</p> <p><b>BUDGETING</b></p> <p>Determine the purpose of a spending plan or budget</p> <p>Identify fixed and flexible monthly expenses</p> <p>Identify the parts of a basic monthly budget</p> <p>Create a monthly budget based on a given salary</p>	<p>RI.9-10 1,4</p> <p>W.9-10 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 9-10 1- 6</p> <p>RI.11-12 1,4</p> <p>W.11-12 1,2,4,6,7,8</p> <p>SL 9-10 1,2,4,5,6</p> <p>L 11-12 1- 6</p>

# JA Finance Park Advanced

Extension Details	Extension Objectives	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards
<b>Theme One: Employment and Income</b>			
<p><b>Entrepreneurial Strengths and Talents</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the characteristics of a successful entrepreneur.</li> <li>▪ Examine personal entrepreneurial qualifications and characteristics.</li> <li>▪ Develop a plan for building entrepreneurial skills.</li> </ul>	<p>SS.9-12.FL.11. Evaluate college and career choices and their effect on income, disposable income, unemployment, and underemployment.</p>	<p>FINANCIAL GOALS AND LIFE STAGES</p> <p>Evaluate factors that affect personal financial decisions and actions.</p>
<p><b>Job Loss</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</li> <li>▪ Develop a plan for preparing for job loss.</li> <li>▪ Identify professional development and job retraining opportunities to help when job loss happens.</li> </ul>	<p>SS.9-12.FL.11. Evaluate college and career choices and their effect on income, disposable income, unemployment, and underemployment.</p>	<p>FINANCIAL GOALS AND LIFE STAGES</p> <p>Evaluate factors that affect personal financial decisions and actions.</p>
<p><b>My Work Values and Responsibilities</b></p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</li> <li>▪ Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</li> </ul>		

# JA Finance Park Advanced

Extension Details	Extension Objectives	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards
<p><b>The IRS W-4 Form</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the purpose of the W-4 form.</li> <li>Examine the employee sections of the W-4 form</li> </ul>	<p>SS.9-12.FL.2. Evaluate assessment and computation of taxes at the local, state, and federal level.</p> <p>SS.9-12.FL.12. Practice completing important financial, academic, and career documents, including but not limited to: loan applications, scholarship applications, job applications, and resumes</p>	<p>FILING TAXES</p> <p>Evaluate various sources of tax planning and filing assistance</p> <p>Determine if one needs to complete a tax form</p> <p>Complete the [1040] tax form</p>
<p><b>Theme Two: Employment and Education</b></p>			
<p><b>Applying for Financial Aid with FAFSA</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the rationale for completing the FAFSA form.</li> <li>Identify the resources and information required for the FAFSA form.</li> <li>Develop an action plan for completing the FAFSA form.</li> </ul>	<p>SS.912.FL.7. Compare and contrast different types of loans with attention to: interest rates, terms of the loan, compounding frequency in relation to managing debt, and consequences of acquiring debt.</p> <p>SS.9-12.FL.12. Practice completing important financial, academic, and career documents, including but not limited to: loan applications, scholarship applications, job applications, and resumes</p> <p>SS.9-12.FL.13. Analyze the requirements and benefits of postsecondary financing options, including but not limited to: Free Application for Federal Student Aid (FAFSA), Western Interstate Commission for Higher Education, Governor Guinn Millennium Scholarship, Silver State Opportunity Grant Program, prepaid tuition, and college savings programs</p>	<p>COLLEGE AND CAREER READINESS</p> <p>Analyze the requirements and benefits of postsecondary financing options: Free Application for Federal Student Aid (FAFSA), Student Loans &amp; Grants.</p>

# JA Finance Park Advanced

Extension Details	Extension Objectives	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards
<p><b>Career Decisions</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use a process to develop a career plan.</li> <li>Identify career choices that match interests and abilities</li> <li>Develop a SMART goal to help achieve a chosen career.</li> </ul>	<p>SS.9-12.FL.1. Analyze the alternatives and consequences of financial decision-making in the development of financial goals.</p> <p>SS.9-12.FL.11. Evaluate college and career choices and their effect on income, disposable income, unemployment, and underemployment.</p>	<p>INVESTING IN YOUR FUTURE</p> <p>Evaluate skills and activities that invest in a person’s human capital and determine what you are doing to prepare yourself for your future.</p>
<p><b>Grades Count!</b></p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Reflect on their current GPA and course selections in light of key factors that influence college admissions.</li> <li>Calculate a possible GPA based on potential new courses.</li> <li>List the positive steps they can take to be successful with potential new courses</li> </ul>	<p>NA</p>	<p>INVESTING IN YOUR FUTURE</p> <p>Evaluate skills and activities that invest in a person’s human capital and determine what you are doing to prepare yourself for your future.</p>
<p><b>Interpreting a Financial Aid Award Letter</b></p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the options available upon receiving a financial aid award letter.</li> <li>Analyze the parts of a financial aid award letter.</li> <li>Identify effective strategies for negotiating additional financial aid.</li> </ul>	<p>SS.912.FL.7. Compare and contrast different types of loans with attention to: interest rates, terms of the loan, compounding frequency in relation to managing debt, and consequences of acquiring debt..</p> <p>SS.9-12.FL.13. Analyze the requirements and benefits of postsecondary financing options, including but not limited to: Free Application for Federal Student Aid (FAFSA), Western Interstate Commission for Higher Education, Governor Guinn Millennium Scholarship, Silver State Opportunity Grant Program, prepaid tuition, and college savings programs</p>	<p>COLLEGE AND CAREER READINESS</p> <p>Analyze the requirements and benefits of postsecondary financing options: Free Application for Federal Student Aid (FAFSA), Student Loans &amp; Grants.</p> <p>Determine the salary needed and time allotment to repay educational loans</p>

# JA Finance Park Advanced

Extension Details	Extension Objectives	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards
<p><b>Paying for Postsecondary Education</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify a savings goal and plan.</li> <li>Contrast grants and scholarships with student loans.</li> <li>Explain the responsibilities associated with student loan debt.</li> </ul>	<p>SS.9-12.FL.5. Analyze the costs and benefits of different types of credit and debt - including how to avoid and resolve debt problems</p> <p>SS.912.FL.7. Compare and contrast different types of loans with attention to: interest rates, terms of the loan, compounding frequency in relation to managing debt, and consequences of acquiring debt.</p> <p>SS.9-12.FL.11. Evaluate college and career choices and their effect on income, disposable income, unemployment, and underemployment.</p> <p>SS.9-12.FL.13. Analyze the requirements and benefits of postsecondary financing options, including but not limited to: Free Application for Federal Student Aid (FAFSA), Western Interstate Commission for Higher Education, Governor Guinn Millennium Scholarship, Silver State Opportunity Grant Program, prepaid tuition, and college savings programs</p>	<p>CHOOSING TO SAVE Develop short and long-term savings goals.</p> <p>COLLEGE AND CAREER READINESS Analyze the requirements and benefits of postsecondary financing options: Free Application for Federal Student Aid (FAFSA), Student Loans &amp; Grants.</p> <p>Determine the salary needed and time allotment to repay educational loans</p>
<p><b>Theme Three: Financial Responsibility and Decision Making</b></p>			
<p><b>Buying Your First Car</b></p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Compare benefits of buying and leasing a car.</li> <li>Identify costs associated with buying and owning a car.</li> <li>Explain benefits of buying new and used cars.</li> <li>Analyze costs and features of several vehicles to identify the best car for one's needs.</li> </ul>	<p>SS.912.FL.7. Compare and contrast different types of loans with attention to: interest rates, terms of the loan, compounding frequency in relation to managing debt, and consequences of acquiring debt.</p>	<p>TRANSPORTATION</p> <p>Determine transportation needs based upon living situation</p> <p>Determine the operating costs of an automobile</p> <p>Explore the process of purchasing an automobile and obtaining a loan to do so</p>

# JA Finance Park Advanced

Extension Details	Extension Objectives	Social Studies Standards	NEVADA FINANCIAL LITERACY Academic Content Standards
<p><b>Cost of Living</b></p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Compare cost of living in different states.</li> <li>Discover the different median wage for different states and occupations.</li> <li>Make a four-step plan for the future.</li> </ul>	<p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p>	<p>FINANCIAL GOALS AND LIFE STAGES</p> <p>Evaluate factors that affect personal financial decisions and actions.</p>
<p><b>My Financial Future and Debt</b></p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the effects of late or missed payments.</li> <li>Explain the effect of debts on a person's net worth.</li> <li>Distinguish between good use and misuse of credit cards.</li> </ul>	<p>SS.9-12.FL.5. Analyze the costs and benefits of different types of credit and debt - including how to avoid and resolve debt problems</p>	<p>WISE USE OF CREDIT</p> <p>Discuss how debt can be used to establish credit</p> <p>Predict the consequences of having too much debt</p> <p>Identify strategies to acquire and maintain credit</p>
<p><b>Philanthropy</b></p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the difference between philanthropy and charity.</li> <li>Express how society benefits when others donate money for worthy causes.</li> <li>Evaluate how philanthropy fits within a personal financial plan.</li> <li>Clarify how charitable giving may have tax benefits.</li> </ul>	<p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p>	
<p><b>Planning for Financial Success</b></p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the steps for financial goal planning.</li> <li>Identify a financial goal and develop a plan to reach it.</li> </ul>	<p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p>	<p>CHOOSING TO SAVE</p> <p>Develop short and long-term savings goals.</p>



# JA Finance Park Advanced

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<p><b>Sales and Property Taxes</b></p> <p>Students determine the impact taxes have on financial decision making.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain what taxes are used for.</li> <li>Recognize different types of taxes.</li> <li>Analyze the impact of taxes on financial decisions, such as buying a car or a home.</li> </ul>	<p>SS.9-12.FL.2. Evaluate assessment and computation of taxes at the local, state, and federal level.</p>	<p>FUNDAMENTALS OF TAXES</p> <p>Determine the services that are provided through taxes</p> <p>Evaluate the consequences of not complying with personal tax obligations</p> <p>Compare methods of taxation and how they differ among the states.</p>
<p><b>Theme Four: Planning and Money Management</b></p>			
<p><b>A World Without Cash</b></p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explore different payment types, and classify the pros and cons of using payment apps.</li> <li>Identify potential security issues with using payment apps.</li> <li>Analyze how to use a payment app to manage spending.</li> </ul>	<p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p>	<p>DEPOSITORY INSTITUTIONS</p> <p>Compare the financial products and services of various financial institutions, including interest and fees, and determine which product best aligns with achieving personal financial goals.</p>
<p><b>Extracurricular Expenses</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Outline a short-term financial goal for how to save for extracurricular expenses.</li> <li>Generate a personal budget to achieve the goal</li> </ul>	<p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p>	<p>CHOOSING TO SAVE</p> <p>Develop short and long-term savings goals.</p> <p>BUDGETING</p> <p>Determine the purpose of a spending plan or budget</p> <p>Identify fixed and flexible monthly expenses</p>
<p><b>Unexpected Expenses</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Evaluate if an emergency fund should be used for different emergency scenarios.</li> <li>Create an emergency fund savings plan for an emergency.</li> <li>Analyze how saving for an emergency fund can impact a monthly budget.</li> </ul>	<p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p>	<p>BUDGETING</p> <p>Determine the purpose of a spending plan or budget</p> <p>Identify fixed and flexible monthly expenses</p>

# JA Finance Park Advanced

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<b>Theme Five: Risk Management and Insurance</b>			
<p><b>Auto Insurance</b></p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Differentiate among the main types of auto insurance coverage.</li> <li>Identify ways to mitigate risk to help keep auto insurance costs down.</li> </ul>	<p>SS.9-12.FL.9. Distinguish the cost and benefits of various investment strategies - including securities, stocks, and bonds; with attention to compound interest, risk, and methods of buying and selling investments</p>	<p>TRANSPORTATION</p> <p>Determine transportation needs based upon living situation</p> <p>Determine the operating costs of an automobile</p> <p>TYPES OF INSURANCE</p> <p>Justify the need for and value of various types of insurance such as health, property, life, disability, and automobile.</p> <p>Investigate and apply different types of insurance coverage to selected situations</p>
<p><b>Mortgages</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the expenses associated with taking out a mortgage.</li> <li>Differentiate among different types of mortgages.</li> </ul>	<p>SS.912.FL.7. Compare and contrast different types of loans with attention to: interest rates, terms of the loan, compounding frequency in relation to managing debt, and consequences of acquiring debt.</p>	<p>HOUSING</p> <p>Determine the factors that affect housing choices for individuals.</p> <p>Compare the costs of renting vs. owning</p>
<b>Theme 6: Investing</b>			
<p><b>Purchasing Stocks</b></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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize basic principles of investing in stocks.</li> <li>Identify factors that affect stocks and the stock market.</li> <li>List strategies for smart investing.</li> </ul>	<p>SS.9-12.FL.9. Distinguish the cost and benefits of various investment strategies - including securities, stocks, and bonds; with attention to compound interest, risk, and methods of buying and selling investments</p>	<p>FUNDAMENTALS OF INVESTING</p> <p>Compare sources for investment products, such as banks and investment companies</p>
<p><b>Investing for Retirement</b></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, company-sponsored retirement plans, and the impact of failing to fund one’s retirement.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the benefits of funding retirement early.</li> <li>Compare features and benefits of retirement plans, including 401(k)s and IRAs.</li> </ul>	<p>SS.9-12.FL.9. Distinguish the cost and benefits of various investment strategies - SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts</p>	<p>FUNDAMENTALS OF INVESTING</p> <p>Distinguish between saving and investing and income and wealth</p> <p>Compare sources for investment products, such as banks and investment companies</p> <p>Select financial series and products to achieve personal financial goals</p>