

A Correlation: California Academic Standards and Junior Achievement Capstone Programs



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Junior Achievement USA
12320 Oracle Blvd.
Ste 310
Colorado Springs, CO 80921

Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the California 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.

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

JA Finance Park Entry Level offers 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

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.

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
Unit 1: Financial Literacy				
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	<p>5.4.1: Understand how the British colonies in America developed representative government and how the notion of individual rights grew.</p> <p>5.4.4: Understand the significance of the Declaration of Independence and the Constitution, including the roles of the Founding Fathers.</p> <p>5.7.3: Understand the fundamental principles of American constitutional democracy, including how the government derives its power from the people and the primacy of individual liberty.</p> <p>5.7.4: Understand how the Constitution is designed to secure our liberty by both empowering and limiting central government.</p>	<p>D2.Civ.1.3-5: Distinguish the responsibilities and powers of government officials at various levels and branches of government.</p> <p>D2.Civ.2.3-5: Explain how a democracy relies on people’s responsible participation, and draw implications for how individuals should participate.</p> <p>B2.1: Understand the context of government and the legal environment.</p> <p>Career Ready Practice 7: Act as a responsible citizen in the workplace and the community.</p>	<p>RI.5.1 / RI.6.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences.</p> <p>RI.5.2 / RI.6.2: Determine two or more main ideas of a text and explain how they are supported by key details.</p> <p>SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions on grade-level topics and texts.</p>	<p>NA</p>

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<p>Unit 1: Session 1: Financial Services</p> <p>This lesson enables students to learn about services provided by financial institutions and discover the connection between spending and having money in the bank.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe financial institutions as the center of JA BizTown’s economy Identify services offered by financial institutions. Complete a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. Prerequisite: Describe the purpose of money in our community, economy 	<p>Grade 4 – 4.4.3: Understand the role of banks and other financial institutions in the economy of California.</p> <p>Grade 5 – 5.4.5: Understand how the principles of a market economy and private property influence the development of the U.S. economy.</p> <p>Grade 6 – 6.5.4: Understand how economic decisions impact individuals and societies, including the use of money and financial institutions in ancient economies (as a historical point of comparison).</p>	<p>D2.Eco.4.3-5: Describe the relationship between buyers and sellers in product, labor, and financial markets.</p> <p>D2.Eco.9.3-5: Describe the role of financial institutions in the economy.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>Career Ready Practice 5: Consider the economic, social, and global impacts of decisions.</p>	<p>RI.4.4 / RI.5.4 / RI.6.4: Determine the meaning of general academic and domain-specific words or phrases in a text.</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Engage in collaborative discussions to clarify concepts such as banking and financial services.</p>	<p>4.NBT.4: Fluently add and subtract multi-digit whole numbers using the standard algorithm.</p> <p>4.MD.2: Use the four operations to solve word problems involving money (e.g., calculating balances, deposits, and withdrawals).</p> <p>5.NBT.7: Add, subtract, multiply, and divide decimals to hundredths, including in financial contexts such as balancing a checkbook or calculating deposits/withdrawals.</p> <p>5.MD.2: Make line plots to display a data set of measurements in fractions; solve problems involving operations on fractions.</p> <p>6.NS.3: Fluently add, subtract, multiply, and divide multi-digit decimals using standard algorithms for each operation.</p> <p>6.RP.3: Use ratio and rate reasoning to solve real-world and mathematical problems, including those involving financial scenarios like comparing interest rates or fees.</p>

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<p>Unit 1: Session 1 (Optional) Application 1: Banking Bingo</p> <p>Work in teams to play Banking Bingo to learn more on financial services.</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions 	<p>Grade 4 – 4.4.3: Understand the role of banks and other financial institutions in the economy of California.</p> <p>Grade 5 – 5.4.5: Understand how the principles of a market economy and private property influence the development of the U.S. economy.</p>	<p>D2.Eco.9.3-5: Describe the role of financial institutions in the economy.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>Career Ready Practice 5: Consider the economic, social, and global impacts of decisions.</p>	<p>L.5.1: Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led).</p> <p>L.5.6: Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.</p>	<p>CCSS.MATH.CONTENT.4.MD.A.2: Use the four operations to solve word problems involving money, including problems involving simple fractions or decimals.</p> <p>CCSS.MATH.CONTENT.5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths, using models or drawings and strategies based on place value.</p>
<p>Unit 1: Session 1: (Optional) Application 2: Choosing a Financial Institution</p> <p>Review different types of financial institutions and the services they offer</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>Grade 4 – 4.4.3: Understand the role of banks and other financial institutions in the economy of California.</p> <p>Grade 5 – 5.4.5: Understand how the principles of a market economy and private property influence the development of the U.S. economy.</p> <p>Grade 6 – 6.5.4: Understand how a market economy helps people make decisions about earning, spending, and saving money.</p>	<p>D2.Eco.9.3-5: Describe the role of financial institutions in the economy.</p> <p>B6.1: Understand the role of financial service providers and institutions.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when evaluating financial service options and comparing banking terms.</p>	<p>RI.5.4: Determine the meaning of general academic and domain-specific words and phrases in a text.</p> <p>SL.5.1: Engage effectively in collaborative discussions, building on others’ ideas and expressing their own clearly.</p>	<p>CCSS.MATH.CONTENT.5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths—especially in context of comparing interest rates or fees.</p> <p>CCSS.MATH.PRACTICE.MP2: Reason abstractly and quantitatively. (e.g., interpreting fees and services in choosing a bank.)</p>

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<p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <p>Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	<p>Grade 4 – 4.4.3: Understand the role of banks and other financial institutions in the economy of California.</p> <p>Grade 5 – 5.4.5: Understand how the principles of a market economy and private property influence the development of the U.S. economy.</p> <p>Grade 6 – 6.5.4: Understand how a market economy helps people make decisions about earning, spending, and saving money.</p>	<p>D2.Eco.9.3-5: Describe the role of financial institutions in the economy.</p> <p>B1.0: Understand personal and business financial management and responsibility.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p>	<p>RI.4.3 / RI.5.3 / RI.6.3: Explain events, procedures, ideas, or concepts in a historical, scientific, or technical text.</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions.</p>	<p>4.NBT.B.4: Fluently add and subtract multi-digit whole numbers.</p> <p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths.</p> <p>6.NS.B.3: Fluently add, subtract, multiply, and divide multi-digit decimals.</p>
<p>Unit 1: Session 1: (Optional) Extension 2: Private Property</p> <p>Discover the meaning of private property by connecting personal cookies to private property.</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	<p>Grade 4 – 4.4.3: Understand the role of banks and other financial institutions in the economy of California.</p> <p>Grade 5 – 5.4.5: Understand how the principles of a market economy and private property influence the development of the U.S. economy.</p> <p>Grade 6 – 6.5.4: Understand how a market economy helps people make decisions about earning, spending, and saving money.</p>	<p>D2.Eco.6.3-5: Describe the role of property rights in economic systems.</p> <p>D2.Civ.7.3-5: Apply civic virtues and democratic principles in school and community settings.</p> <p>B1.2: Understand the role of private property, competition, and the profit motive in the U.S. economic system.</p> <p>Career Ready Practice 8: Act ethically and responsibly in all aspects of personal and professional life.</p>	<p>RI.4.4 / RI.5.4 / RI.6.4: Determine the meaning of general academic and domain-specific words and phrases in a text.</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions.</p>	<p>(4.OA.3) Solve multistep word problems posed with whole numbers using the four operations, including problems involving remainders.</p> <p>(4.NF.3) Understand a fraction as a number on the number line; represent fractions and solve word problems involving addition and subtraction of fractions.</p> <p>(5.NF.1, 5.NF.2) Add and subtract fractions with unlike denominators, including real-world</p>

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				problems involving division of whole numbers in fraction form.
<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their JA BizTown visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. Recognize the need to make responsible choices regarding money 	<p>Grade 4 – 4.4.3: Understand the role of banks and financial institutions in California's economy.</p> <p>Grade 5 – 5.4.5: Understand how principles of a market economy and private property influence the U.S. economy.</p> <p>Grade 6 – 6.5.4: Understand how a market economy helps people make decisions about earning, spending, and saving.</p>	<p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>D2.Eco.6.3-5: Describe the role of property rights in economic systems.</p> <p>B1.0: Understand personal and business financial management and responsibility.</p> <p>Career Ready Practice 6: Demonstrate creativity and innovation.</p>	<p>RI.4.3 / RI.5.3 / RI.6.3: Explain events or concepts in a historical, scientific, or technical text.</p> <p>W.4.2 / W.5.2 / W.6.2: Write informative/explanatory texts to convey ideas clearly.</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in collaborative discussions.</p>	<p>4.MD.A.2: Use the four operations to solve word problems involving money (including whole-dollar and fractional amounts).</p> <p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths (applicable to check deposits and balances).</p> <p>6.NS.B.3: Fluently add, subtract, multiply, and divide multi-digit decimals (relevance to real-world money calculations).</p>
<p>Unit 1: Session 2: (Optional): Application 1: Transaction Actions</p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	<p>Grade 4 – 4.4.3: Understand the role of banks and financial institutions in the economy.</p> <p>Grade 5 – 5.4.5: Understand how the U.S. economy functions, including basic economic roles and financial decision-making.</p> <p>Grade 6 – 6.5.4: Understand how individuals make choices in a market economy related to saving,</p>	<p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>B6.1: Compare services and service providers for managing personal finances.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when managing financial transactions and making responsible money choices.</p>	<p>RI.4.3 / RI.5.3 / RI.6.3: Explain events or procedures in a technical context (e.g., financial transactions).</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Participate in collaborative discussions and activities.</p> <p>W.4.2 / W.5.2 / W.6.2: Write informative texts (can apply when documenting transactions or summarizing financial processes).</p>	<p>4.MD.A.2: Use the four operations to solve problems involving money.</p> <p>5.NBT.B.7: Perform operations with decimals to hundredths (applicable to financial recording and money tracker activities).</p> <p>6.NS.B.3: Fluently add, subtract, multiply, and divide decimals in</p>

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	<p>spending, and managing money.</p>			<p>real-world financial contexts.</p>
<p>Unit 1: Session 2: (Optional) Application 2: Direct Deposit</p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>Grade 4 – 4.4.3: Understand the role of banks and financial institutions in the economy.</p> <p>Grade 5 – 5.4.5: Understand how the U.S. economy functions, including financial systems and tools for managing money.</p> <p>Grade 6 – 6.5.4: Understand individual economic choices related to saving, spending, and financial systems.</p>	<p>D2.Eco.9.3-5: Describe the roles of various institutions, such as banks, in the economy.</p> <p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>B6.2: Demonstrate how to use services offered by financial institutions.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when managing income and financial transactions.</p>	<p>RI.4.3 / RI.5.3 / RI.6.3: Explain procedures in a technical context (e.g., completing a deposit form).</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Participate in collaborative discussions about financial practices.</p> <p>W.4.2 / W.5.2 / W.6.2: Write informative/explanatory texts related to financial processes.</p>	<p>4.MD.A.2: Solve problems involving money and financial transactions.</p> <p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to solve financial problems (e.g., tracking deposits).</p> <p>6.NS.B.3: Fluently compute with decimals in practical contexts like paycheck deposits and money tracking.</p>
<p>Unit 1: Session 2: (Optional) Extension 1: Gordon’s Bounced Check</p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Describe the consequences of insufficient funds. 	<p>Grade 4 – 4.4.3: Understand the role of banks and financial institutions in the economy.</p> <p>Grade 5 – 5.4.5: Understand how the U.S. economy functions, including financial systems and tools for managing money.</p> <p>Grade 6 – 6.5.4: Understand individual economic choices related to saving, spending, and financial systems.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>B1.1: Understand the impact of financial decisions on personal goals.</p> <p>Career Ready Practice 1: Apply appropriate academic and technical skills.</p>	<p>L.4.1 / L.5.1 / L.6.1: Demonstrate command of standard English grammar, particularly using verbs and adjectives in context.</p> <p>RL.4.3 / RL.5.3 / RL.6.3: Use text evidence to understand cause and effect (e.g., consequences of bouncing a check).</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in collaborative discussions about financial decision-making.</p>	<p>4.MD.A.2: Solve problems involving measurement and money.</p> <p>5.NBT.B.7: Perform operations with decimals related to money.</p> <p>6.NS.B.3: Fluently compute using decimals in real-world scenarios such as managing account balances and avoiding overdrafts.</p>

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<p>Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets</p> <p>Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	<p>Grade 4 – 4.4.3: Understand the role of banks and financial institutions in the economy.</p> <p>Grade 5 – 5.4.5: Understand how the U.S. economy functions, including financial systems and tools for managing money.</p> <p>Grade 6 – 6.5.4: Understand individual economic choices related to saving, spending, and financial systems.</p>	<p>D2.Eco.10.3-5: Explain the concept of a budget and why individuals choose to save or spend.</p> <p>D2.Eco.12.3-5: Identify ways people monitor and track financial accounts to avoid problems like overdrafts or insufficient funds.</p> <p>B6.2: Demonstrate how to use services offered by financial institutions.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when handling and documenting financial transactions like paycheck deposits.</p>	<p>RI.4.3 / RI.5.3 / RI.6.3: Explain events, procedures, and ideas in informational texts (e.g., understanding paycheck processing).</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Participate in collaborative discussions about financial tools and processes.</p>	<p>4.MD.A.2: Use the four operations to solve word problems involving money.</p> <p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to solve problems with money.</p> <p>6.NS.B.3: Compute fluently with multi-digit decimals in practical financial applications (e.g., paycheck amounts and deposits).</p>
<p>Unit 1: Session 3: Banks and Saving</p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property, including money, safe. Students participate in a role-play activity to learn about the bank's role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate how to make and record electronic payments. Describe the reasons why someone should save Recognize how the rule of law and right to own private property allows people to save. State the benefit of an interest-earning savings account. Explain how money grows in a savings account. 	<p>4.4.3: Understand the role of banks and other financial institutions in the economy.</p> <p>5.4.5: Understand how the principles of a market economy and private property influence the development of the U.S. economy.</p> <p>5.7.3: Understand how Constitutionally derived civic values, including private property and individual liberty, support saving.</p> <p>5.7.4: Explain how the Constitution protects private property and supports trust in financial institutions.</p>	<p>D2.Eco.9.3-5: Describe the roles of various institutions, such as banks, in the economy.</p> <p>D2.Eco.10.3-5: Explain how banks assist households and individuals in managing money.</p> <p>D2.Civ.14.3-5: Explain how rules developed by groups help maintain order and protect rights.</p> <p>B6.3: Evaluate the role of saving and investing in building long-term wealth.</p> <p>Career Ready Practice 5: Consider the economic, social, and global impacts of decisions.</p>	<p>RI.4.3 / RI.5.3 / RI.6.3: Explain events, procedures, or concepts clearly in informational texts (e.g., how savings account growth works).</p> <p>W.4.2 / W.5.2 / W.6.2: Write informative/explanatory texts, such as documenting savings strategies.</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Engage in collaborative discussions (e.g., role-playing bank activities).</p>	<p>4.MD.A.2: Solve word problems involving money using all four operations (e.g., electronic payment scenarios).</p> <p>5.NBT.B.7: Calculate with decimals to hundredths (e.g., tracking savings with interest).</p> <p>6.NS.B.3: Fluently operate with multi-digit decimals (applying to financial transactions and savings growth).</p>

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	<p>6.5.4: Understand how a market economy helps individuals make decisions about earning, saving, and spending money.</p> <p>6.2.3: Explain the rule of law in the U.S. legal system as a process for making and enforcing laws (supports rule-of-law concept).</p>			
<p>Unit 1: Session 3: (Optional) Application 1: Damian’s Shopping Day Complete a fill-in-the blank story and practice using a money tracker.</p> <ul style="list-style-type: none"> Make and record electronic payments. 	<p>4.4.3: Understand the role of banks and other financial institutions in California’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.7.4: Explain how the Constitution secures property rights and supports trust in financial systems, enabling economic activity.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.9.3-5: <i>Describe the roles of various institutions, such as banks, in the economy.</i></p> <p>D2.Eco.10.3-5: <i>Explain how banks assist households and individuals in managing money.</i></p> <p>B1.1: Understand the impact of financial decisions on personal goals.</p> <p>Career Ready Practice 1: Apply appropriate academic and technical skills.</p>	<p>RI.4.3 / RI.5.3 / RI.6.3: Explain events, procedures, or concepts in informational texts (e.g., managing transactions).</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Engage in collaborative discussion to share and verify transaction recording.</p> <p>L.4.1 / L.5.1 / L.6.1: Demonstrate understanding and correct use of verbs and nouns in fill-in activities.</p>	<p>4.MD.A.2: Solve word problems involving money, including transactions and change-making.</p> <p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths (applied to electronic payments tracking).</p> <p>6.NS.B.3: Fluently calculate with multi-digit decimals in real-world financial contexts.</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <p>Research the cost of an item, and calculate how many years it would take to save up for it at differing interest rates.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.7.4: Explain how the Constitution secures property rights and supports trust in financial systems, enabling economic activity.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>D2.Eco.12.3-5: Explain why saving for future financial goals is important.</p> <p>B6.3: Evaluate the role of saving and investing in building long-term wealth.</p> <p>Career Ready Practice 4: Plan education and career paths aligned to personal goals.</p>	<p>SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in collaborative discussions (e.g., planning savings with peers).</p> <p>W.5.2 / W.6.2: Write informative/explanatory texts explaining savings calculations.</p> <p>RI.5.4 / RI.6.4: Determine the meaning of domain-specific words and phrases like "interest rate" and "principal."</p>	<p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths (for calculating savings and interest).</p> <p>6.NS.B.3: Fluently operate with multi-digit decimals in real-world financial scenarios.</p> <p>6.RP.A.3: Use ratio and rate reasoning—calculate and compare growth rates for different interest scenarios.</p>
<p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <p>Demonstrate how doubling enables money to grow quickly.</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>D2.Eco.12.3-5: Explain why saving for future financial goals is important.</p> <p>B6.3: Evaluate the role of saving and investing in building long-term wealth.</p> <p>Career Ready Practice 4: Plan education and career paths aligned to personal goals.</p>	<p>RI.5.3: Explain the relationships or interactions between two or more ideas or concepts in a historical, scientific, or technical text.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions, building on others' ideas and expressing their own clearly.</p> <p>W.5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p>	<p>5.NBT.A.2: Explain patterns in the number of zeros when multiplying by powers of 10 (exponential growth concept).</p> <p>6.EE.A.1: Write and evaluate numerical expressions involving exponents.</p> <p>6.RP.A.3: Use ratio and rate reasoning to solve real-world problems (e.g., compound growth patterns).</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>D2.Eco.12.3-5: Explain why saving for future financial goals is important.</p> <p>B6.3: Evaluate the role of saving and investing in building long-term wealth.</p> <p>Career Ready Practice 3: Develop an education and career plan aligned with personal goals.</p>	<p>SL.5.1: Engage effectively in a range of collaborative discussions, building on others' ideas and expressing their own clearly.</p> <p>RI.5.3: Explain the relationships or interactions between two or more ideas or concepts in a scientific or technical text.</p>	<p>6.EE.A.2: Write, read, and evaluate expressions in which letters stand for numbers.</p> <p>6.EE.B.6: Use variables to represent numbers and write expressions when solving real-world problems.</p> <p>6.RP.A.3: Use ratio and rate reasoning to solve real-world and mathematical problems (including percent applications).</p>
<p>Unit 1: Session 4: Types of Payments</p> <p>This lesson enables students to explore the differences among various forms of payments. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to make given specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate the use of a money tracker to record a purchase. Recognize the impact of scarcity and the need to make choices regarding money. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.4.3-5: Describe the relationship between buyers and sellers in product, labor, and financial markets.</p> <p>D2.Eco.5.3-5: Explain the role of scarcity in economics and how it requires people to make choices.</p> <p>B6.1: Compare services and service providers for managing personal finances.</p> <p>Career Ready Practice 2: Apply appropriate</p>	<p>RI.5.3: Explain the relationships between two or more concepts in a historical, scientific, or technical text.</p> <p>SL.5.1: Engage effectively in collaborative discussions.</p> <p>W.5.8: Recall relevant information from experiences or gather relevant information from print and digital sources.</p>	<p>4.MD.A.2: Use the four operations to solve word problems involving money.</p> <p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths using models or strategies.</p> <p>6.RP.A.3: Use ratio and rate reasoning to solve real-world and mathematical problems (including percent and unit price).</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
		academic and technical skills.		
<p>Unit 1: Session 4: (Optional) Application 1: Let's Go to the Bank</p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in a money tracker.</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>B5.3: <i>Demonstrate the ability to handle and process customer financial transactions accurately.</i></p> <p>Career Ready Practice 10: <i>Apply appropriate academic and technical skills to communicate effectively with others and accurately document transactions.</i></p>	<p>SL.5.1: Engage effectively in collaborative discussions.</p> <p>W.5.8: Recall relevant information from experiences or gather relevant information from print and digital sources.</p>	<p>4.MD.A.2: Use the four operations to solve word problems involving money.</p> <p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths using models or strategies.</p> <p>6.RP.A.3: Use ratio and rate reasoning to solve real-world and mathematical problems (including percent and unit price).</p>
<p>Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction</p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>B6.2: Demonstrate how to use services offered by financial institutions.</p> <p>Career Ready Practice 2: <i>Apply appropriate academic and technical skills.</i></p>	<p>RI.4.3 / RI.5.3 / RI.6.3: Explain events, procedures, ideas, or concepts in a historical, scientific, or technical text.</p> <p>SL.5.1: Engage effectively in collaborative discussions.</p>	<p>4.MD.A.2: Use the four operations to solve word problems involving money.</p> <p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths using models or strategies.</p> <p>6.RP.A.3: Use ratio and rate reasoning to solve real-world and mathematical problems (including percent and unit price).</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor</p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.4.3-5: Describe the relationship between buyers and sellers in product, labor, and financial markets.</p> <p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>B6.2: Demonstrate how to use services offered by financial institutions.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p>	<p>RI.5.3 / RI.6.3: Explain relationships or interactions between concepts in a technical or informational text.</p> <p>SL.5.1 / SL.6.1: Engage effectively in collaborative discussions.</p>	<p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths using models or strategies.</p> <p>6.EE.B.6: Use variables to represent numbers and write expressions.</p> <p>6.RP.A.3: Use ratio and rate reasoning to solve real-world and mathematical problems (e.g., percent, interest).</p>
<p>Unit 1: Session 4: (Optional) Extension 2: Personal Checks</p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>D2.Eco.12.3-5: Explain why saving for future financial goals is important.</p> <p>B6.3: Evaluate the role of saving and investing in building long-term wealth.</p> <p>Career Ready Practice 5: Consider the economic, social, and global impacts of decisions.</p>	<p>RI.5.3 / RI.6.3: Explain relationships or interactions between concepts in a technical or informational text.</p> <p>SL.5.1 / SL.6.1: Engage effectively in collaborative discussions.</p>	<p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths using models or strategies based on place value.</p> <p>6.NS.B.3: Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm.</p>

Unit 2: Community and Economy

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 2: Session 1: Citizenship</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Define philanthropy. Explain the relationship between taxes and responsible citizenship. 	<p>4.5.1: Understand the role of local and state governments in providing services and enforcing laws.</p> <p>5.7.3: Understand the fundamental principles of American constitutional democracy, including how government derives its power from the people.</p> <p>5.7.4: Explain how the Constitution secures property rights and supports trust in financial systems, enabling economic activity.</p> <p>6.1.2: Trace the development of social, political, economic, and cultural structures in early civilizations—applicable when connecting historical roots of citizenship.</p>	<p>D2.Civ.2.3-5: Explain how a democracy relies on people's responsible participation.</p> <p>D2.Civ.12.3-5: Explain how rules and laws change society and how people change rules and laws.</p> <p>D2.Civ.14.3-5: Illustrate historical and contemporary means of changing society.</p> <p>B8.1: Define the role of personal and civic responsibility in the workplace and community.</p> <p>Career Ready Practice 8: Act as a responsible citizen in the workplace and the community.</p>	<p>RI.5.2 / RI.6.2: Determine two or more main ideas of a text and explain how they are supported by key details.</p> <p>W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions with diverse partners.</p>	<p>4.MD.A.2: Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money—including problems involving simple fractions or decimals.</p> <p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths, using models, drawings, and strategies based on place value and properties of operations (relevant for understanding taxes and contributions).</p> <p>6.RP.A.3: Use ratio and rate reasoning to solve real-world and mathematical problems, including those involving unit pricing and percent—this can tie into discussions around tax percentages and contributions to public services.</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>4.4.2: Understand the roles and responsibilities of citizenship, including voting and participation in civic life.</p> <p>5.4.1: Understand how the British colonies in America developed representative government and how the notion of individual rights grew.</p> <p>6.7.8: Understand the significance of ideas of virtue, ethics, and good government in ancient civilizations (relevant contextually when discussing historical figures like Franklin).</p>	<p>D2.Civ.2.3-5: Explain how a democracy relies on people’s responsible participation, and draw implications for how individuals should participate.</p> <p>D2.Civ.10.3-5: Identify the beliefs, experiences, perspectives, and values that underlie their own and others’ points of view about civic issues.</p> <p>D2.Civ.14.3-5: Explain how rules developed by groups help maintain order and protect rights.</p> <p>B8.1: Define the role of personal and civic responsibility in the workplace and community.</p> <p>Career Ready Practice 8: Act as a responsible citizen in the workplace and the community.</p>	<p>RI.4.3: Explain events, procedures, ideas, or concepts in a historical, scientific, or technical text.</p> <p>RI.5.9: Integrate information from several texts on the same topic to write or speak about the subject knowledgeably.</p>	<p>N/A</p>
<p>Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <p>Discuss good character traits and how those traits help them at home, school, and nation.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	<p>4.4.2: Understand the roles and responsibilities of citizenship, including voting and participation in civic life.</p> <p>5.4.1: Understand how the British colonies in America developed representative government and how the notion of individual rights grew.</p>	<p>D2.Civ.2.3-5: Explain how a democracy relies on people’s responsible participation, and draw implications for how individuals should participate.</p> <p>D2.Civ.10.3-5: Identify the beliefs, experiences, perspectives, and values that underlie their own and others’ points of view about civic issues.</p> <p>D2.Civ.14.3-5: Explain how rules developed by groups help maintain order and protect rights.</p> <p>B8.1: Define the role of personal and civic responsibility in the workplace and community.</p> <p>Career Ready Practice 8:</p>	<p>SL.4.1: Engage effectively in a range of collaborative discussions with diverse partners on grade 4 topics and texts.</p> <p>W.5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p>	<p>N/A</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
		Act as a responsible citizen in the workplace and the community.		
<p>Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge</p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	<p>5.7.6: Know the ways in which citizens participate in and influence the democratic process.</p> <p>4.4.2: Understand the role of individuals in the government and civic life of California.</p>	<p>D2.Civ.2.3-5: Explain how a democracy relies on people’s responsible participation, and draw implications for how individuals should participate.</p> <p>D2.Civ.12.3-5: Explain how rules and laws change society and how people change rules and laws.</p> <p>D2.Civ.7.3-5: Apply civic virtues and democratic principles in school and community settings.</p> <p>B8.2: Identify the effects of civic engagement in a community.</p> <p>Career Ready Practice 8: Act as a responsible citizen in the workplace and the community.</p>	<p>RI.5.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions, building on others’ ideas and expressing their own clearly.</p>	N/A
<p>Unit 2: Session 1: (Optional) Extension 2: iCivics Game</p> <p>Play an online game in which you explore your rights guaranteed by the U.S. Constitution.</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>5.7.3: Explain the fundamental principles of American constitutional democracy, including how the government derives its power from the people.</p> <p>5.7.4: Explain how the Constitution secures property rights and supports trust in financial systems, enabling economic activity.</p> <p>4.5.4: Understand how rules and laws are made and carried out at the local and state levels.</p>	<p>D2.Civ.2.3-5: Explain how a democracy relies on people’s responsible participation, and draw implications for how individuals should participate.</p> <p>D2.Civ.9.3-5: Explain what makes a rule or law fair and evaluate how well a particular rule or law protects rights.</p> <p>B8.1: Define the role of personal and civic responsibility in the workplace and community.</p> <p>Career Ready Practice 8: Act as a responsible citizen in the workplace and the community.</p>	<p>RI.5.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions on grade 5 topics and texts.</p>	N/A

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary 	<p>4.4.1: Understand the role of producers and consumers in California’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.7.4: Explain how the Constitution secures property rights and supports trust in financial systems, enabling economic activity.</p> <p>6.4.4: Explain how trade and the marketplace influenced the growth of civilizations.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.4.3-5: Describe the relationship between producers and consumers.</p> <p>D2.Eco.6.3-5: Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>D2.Eco.12.3-5: Explain the ways in which the government pays for the goods and services it provides.</p> <p>B6.2: Analyze how goods and services are exchanged in a market economy.</p> <p>Career Ready Practice 11: Use effective economic reasoning to inform personal and workplace decision making.</p>	<p>RI.5.3: Explain the relationships or interactions between two or more individuals, events, ideas, or concepts in a historical, scientific, or technical text.</p> <p>SL.5.4: Report on a topic or text, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes.</p>	<p>5.NBT.7: Add, subtract, multiply, and divide decimals to hundredths using models, drawings, and strategies.</p> <p>6.RP.3: Use ratio and rate reasoning to solve real-world problems, including those involving unit pricing and measurement conversions (relevant for modeling flow or economic exchange).</p>
<p>Unit 2: Session 2: (Optional) Application 1: Circular Flow Game</p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>4.4.1: Understand the role of producers and consumers in California’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.4.4: Explain how trade and the marketplace influenced the growth of civilizations.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.4.3-5: Describe the relationship between producers and consumers.</p> <p>D2.Eco.6.3-5: Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>B6.1: Understand economic principles and concepts fundamental to entrepreneurship.</p> <p>Career Ready Practice 11: Use effective economic reasoning to inform personal and workplace decision making.</p>	<p>SL.5.1: Engage effectively in collaborative discussions, building on others’ ideas and expressing their own clearly.</p> <p>RI.5.3: Explain the relationships between individuals, events, or ideas in a historical or economic context.</p>	<p>5.NBT.7: Perform operations with decimals to hundredths in real-world economic contexts.</p> <p>6.RP.3: Use ratio and rate reasoning to solve real-world and mathematical problems, including making exchanges and calculating values during simulated economic activities.</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 2: Session 2: (Optional) Application 2: My Business</p> <p>Create a business and determine what to sell and what resources are needed.</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>4.4.1: Understand the role of producers and consumers in California’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.2.9: Trace the evolution of language and its written forms in classical civilizations, especially in relation to trade and business development.</p>	<p>D2.Eco.3.3-5: Identify examples of the variety of resources (human, capital, natural) that are used to produce goods and services.</p> <p>D2.Eco.6.3-5: Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>D2.Eco.10.3-5: Explain what interest rates are and how they affect people’s lives.</p> <p>B6.1: Understand economic principles and concepts fundamental to entrepreneurship.</p> <p>Career Ready Practice 4: Communicate clearly and effectively and with reason.</p>	<p>W.5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>SL.5.4: Report on a topic or text, sequencing ideas logically and using appropriate facts and relevant details to support main ideas or themes.</p>	<p>5.MD.2: Make a line plot to display a data set and use operations to solve problems involving the data.</p> <p>6.RP.3: Use ratio and rate reasoning to solve real-world and mathematical problems, including those related to economic systems and resource allocation.</p>
<p>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>4.4.3: Understand the role of banks and other financial institutions in California’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.2.7: Understand how the availability of resources and the rule of law influenced decision-making in early civilizations.</p>	<p>D2.Eco.6.3-5: Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>D2.Eco.12.3-5: Explain the ways in which the government pays for the goods and services it provides.</p> <p>D2.Civ.13.3-5: Explain how policies are developed to address public problems.</p> <p>B8.3: Apply ethical reasoning to societal issues.</p> <p>Career Ready Practice 8: Act as a responsible citizen in the workplace and the community.</p>	<p>RI.5.3: Explain the relationships or interactions between individuals, events, ideas, or concepts in a historical, scientific, or technical text.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions, building on others’ ideas and expressing their own clearly.</p>	<p>6.RP.3: Use ratio and rate reasoning to solve real-world and mathematical problems, including those involving resource distribution and limitations.</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 2: Session 2: (Optional) Extension 2: Government Steps In</p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>5.7.4: Explain how the Constitution secures property rights and supports trust in financial systems, enabling economic activity.</p> <p>6.6.7: Understand how the spread of technology and governance influences economic systems and human development.</p> <p>4.5.3: Understand how California’s economy relies on the interaction between natural resources, people, and government regulation.</p>	<p>D2.Civ.6.3-5: Describe ways in which people benefit from and are challenged by working together, including through government, workplaces, voluntary organizations, and families.</p> <p>D2.Civ.13.3-5: Explain how policies are developed to address public problems.</p> <p>D2.Eco.12.3-5: Explain the ways in which the government pays for the goods and services it provides.</p> <p>B8.4: Analyze how government regulations influence business decisions.</p> <p>Career Ready Practice 7: Employ valid and reliable research strategies.</p>	<p>RI.5.9: Integrate information from several texts on the same topic in order to write or speak about the subject knowledgeably.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions, building on others’ ideas and expressing their own clearly.</p>	<p>6.SP.5: Summarize numerical data sets in relation to their context</p>
<p>Unit 2: Session 3: Free Enterprise</p> <p>This lesson enables students to experience the free enterprise system by working together in teams to make a prototype product with a limited number of resources.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity, and explain ways to resolve scarcity. Compare free enterprise with other types of economies. 	<p>4.4.2: Understand the relationship between the use of natural resources and the development of California’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.3.3-5: Identify examples of the variety of resources (human, capital, natural) used to produce goods and services.</p> <p>D2.Eco.5.3-5: Explain how trade-offs have consequences, and how choices impact individuals and communities.</p> <p>D2.Eco.6.3-5: Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>B6.1: Understand economic principles and concepts fundamental to entrepreneurship.</p> <p>Career Ready Practice 11:</p>	<p>RI.5.3: Explain the relationships or interactions between two or more individuals, events, ideas, or concepts in a historical or scientific text.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions with diverse partners on grade-level topics and texts.</p>	<p>4.MD.2: Use the four operations to solve word problems involving distances, intervals of time, and money.</p> <p>6.RP.3: Use ratio and rate reasoning to solve real-world and mathematical problems.</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
		Use effective economic reasoning to inform personal and workplace decision making.		
<p>Unit 2: Session 3: (Optional) Application 1: What are Our Economic Freedoms?</p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.1: Understand how scarcity requires individuals and societies to make choices about how to use resources.</p>	<p>D2.Eco.4.3-5: Describe the relationship between consumers and producers in a market economy.</p> <p>D2.Eco.5.3-5: Explain how trade-offs have consequences, and how choices impact individuals and communities.</p> <p>D2.Civ.6.3-5: Describe ways in which people benefit from and are challenged by working within federal, state, and local government structures.</p> <p>B6.3: Understand the principles of a free enterprise system.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p>	<p>RI.5.2: Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions with diverse partners on grade-level topics and texts.</p>	N/A
<p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.1: Understand how scarcity requires individuals and societies to make choices about how to use resources.</p>	<p>D2.Eco.4.3-5: Describe the relationship between consumers and producers in a market economy.</p> <p>D2.Eco.6.3-5: Explain how competition influences choices in a market economy.</p> <p>D2.Civ.2.3-5: Explain how a democracy relies on people's responsible participation.</p> <p>B6.3: Understand the principles of a free enterprise system.</p> <p>Career Ready Practice 6: Demonstrate creativity and innovation.</p>	<p>SL.5.4: Report on a topic or text, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes.</p> <p>W.5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>RI.5.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences.</p>	N/A

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<p>Unit 2: Session 3: (Optional) Extension 1: Family Resources-Do You Have Enough</p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <ul style="list-style-type: none"> Define scarcity, and explain ways to resolve scarcity. 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.1: Understand how scarcity requires individuals and societies to make choices about how to use resources.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.3.3-5: Identify examples of the variety of resources (human, capital, natural) used to produce goods and services.</p> <p>D2.Eco.6.3-5: Explain how competition influences decisions in a market economy.</p> <p>B1.1: Understand how personal financial decisions impact quality of life.</p> <p>Career Ready Practice 1: Apply appropriate academic and technical skills.</p>	<p>SL.5.1: Engage effectively in a range of collaborative discussions with diverse partners on grade 5 topics and texts.</p> <p>W.5.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p>	<p>5.NBT.5: Fluently multiply multi-digit whole numbers using the standard algorithm.</p> <p>5.NF.2: Solve word problems involving addition and subtraction of fractions referring to the same whole, including cases of unlike denominators. <i>(Used when calculating and comparing resource values or unit allocation in family scenarios.)</i></p>
<p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems- Comparing Economies</p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate different economic systems 	<p>5.4.2: Identify the major individuals and groups responsible for the founding of the colonies and the reasons for their founding. <i>(Framed through economic motivations and differing systems of trade and governance.)</i></p> <p>6.5.3: Understand the roles of markets, prices, and incentives in a market economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.6.3-5: Explain how competition influences decisions in a market economy.</p> <p>D2.Eco.10.3-5: Explain the effects of increasing economic interdependence on different groups within participating nations.</p> <p>D2.Civ.2.3-5: Explain how a democracy relies on people's responsible participation, and draw implications for how individuals should participate.</p> <p>B6.3: Understand the principles of a free enterprise system.</p> <p>Career Ready Practice 11: Use effective economic reasoning to inform personal and workplace decision making.</p>	<p>RI.5.7: Draw on information from multiple print or digital sources to locate an answer or solve a problem efficiently.</p> <p>W.5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>SL.5.4: Report on a topic or text, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes.</p>	<p>N/A</p>

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<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students complete a brief activity to understand the difference between public and private property, and then they hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Define gross pay and net pay. • Calculate tax by multiplying with decimals. • Differentiate between public goods and services and private goods and services. • State examples of philanthropy. • Identify or explain why philanthropy is important in a community. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.5.3-5: Explain the role of money in making exchange easier.</p> <p>D2.Eco.6.3-5: Explain the relationship between education, income, and job opportunities.</p> <p>D2.Civ.13.3-5: Explain the importance of rules and laws in the protection of rights and the common good.</p> <p>D2.Civ.14.3-5: Illustrate how a community works to accomplish shared goals and solve problems.</p> <p>B1.2: Understand the relationship between taxes, income, and spending.</p> <p>Career Ready Practice 5: Consider the environmental, social, and economic impacts of decisions.</p>	<p>RI.5.3: Explain relationships or interactions between ideas—useful for differentiating public/private goods and philanthropy.</p> <p>W.5.2: Write informative/explanatory texts to convey the purpose of taxes and community giving.</p> <p>SL.5.1: Engage effectively in collaborative discussions about civic responsibility and community support.</p>	<p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths—critical for calculating taxes and net pay.</p> <p>6.RP.A.3: Use ratio and rate reasoning to solve real-world problems involving percentages—supports understanding tax rates.</p>
<p>Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services</p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.3.3-5: Identify examples of the variety of resources used to produce goods and services.</p> <p>D2.Civ.14.3-5: Illustrate how a community works to accomplish shared goals and solve problems.</p> <p>B6.1: Understand economic principles and concepts fundamental to entrepreneurship.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p>	<p>RI.5.3: Explain the relationships or interactions between ideas or concepts—supports comparing types of goods and services.</p> <p>W.5.2: Write informative/explanatory texts to examine a topic and convey ideas clearly.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions, building on others' ideas and expressing their own clearly.</p>	<p>5.MD.B.2: Make a line plot to display a data set of measurements in fractions—relevant for organizing and interpreting Venn diagram data.</p> <p>6.SP.B.5: Summarize numerical data sets in relation to context—can be extended to analyzing public vs. private service usage if quantified.</p>

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<p>Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax</p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <p>Calculate tax by multiplying with decimals.</p> <ul style="list-style-type: none"> Explain why people pay taxes 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.5.3-5: Explain the role of money in making exchange easier.</p> <p>D2.Eco.6.3-5: Explain the relationship between education, income, and job opportunities.</p> <p>B1.2: Understand the relationship between taxes, income, and spending.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p>	<p>RI.5.3: Explain the relationships or interactions between ideas or concepts in a historical or economic context.</p> <p>SL.5.1: Participate in collaborative discussions to explore how taxes affect communities.</p>	<p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths—essential for calculating sales tax.</p> <p>6.RP.A.3: Use ratio and rate reasoning to solve real-world and mathematical problems, including those involving percent.</p>
<p>Unit 2: Session 4: (Optional) Extension 1: Philanthropy</p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>4.4.2: Understand the role of individuals in a market economy (e.g., producers, consumers, philanthropists).</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p>	<p>D2.Civ.14.3-5: Illustrate historical and contemporary means of changing society.</p> <p>D2.Eco.10.3-5: Explain the concept of a budget and why it is important for individuals and communities.</p> <p>D2.Civ.10.3-5: Identify the roles of civic and charitable organizations in shaping public policy and supporting communities.</p> <p>B6.6: Understand the role of social responsibility in business.</p> <p>Career Ready Practice 8: Act as a responsible citizen and contribute to the local and global community.</p>	<p>RI.5.3: Explain the relationships or interactions between individuals, events, or ideas in a historical or biographical context.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions on the impact of philanthropy in communities.</p>	N/A

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<p>Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist</p> <p>Learn about foundations and how they help those in need.</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>4.4.2: Understand the role of individuals in a market economy (e.g., producers, consumers, philanthropists).</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p>	<p>D2.Civ.10.3-5: Identify the roles of civic and charitable organizations in shaping public policy and supporting communities.</p> <p>D2.Civ.14.3-5: Illustrate historical and contemporary means of changing society.</p> <p>D2.Eco.10.3-5: Explain the concept of a budget and why it is important for individuals and communities.</p> <p>B6.6: Understand the role of social responsibility in business.</p> <p>Career Ready Practice 8: Act as a responsible citizen and contribute to the local and global community.</p>	<p>RI.5.3: Explain the relationships or interactions between individuals, events, or ideas in a historical or biographical context.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions on civic responsibility and philanthropic action.</p>	N/A

Unit 3: Work and Career Readiness

<p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Civ.2.3-5: Explain how a democracy relies on people’s responsible participation, and draw implications for how individuals should participate.</p> <p>D2.Eco.6.3-5: Explain how incentives affect people’s behavior and choices.</p> <p>D2.Eco.10.3-5: Explain the concept of a budget and why it is important for individuals and communities.</p> <p>B11.1: Understand how personal interests and skills relate to career pathways.</p> <p>Career Ready Practice 10: Plan education and career paths aligned to personal goals.</p>	<p>RI.5.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions, building on others’ ideas and expressing their own clearly.</p> <p>W.5.4: Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.</p>	<p>5.MD.2: Make a line plot to display a data set of measurements in fractions of a unit, and use operations to solve problems involving information presented.</p>
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<p>Unit 3: Session 1: (Optional) Application 1: My Career Interests</p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning 	<p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.10.3-5: Explain the concept of a budget and why it is important for individuals and communities.</p> <p>D2.Eco.6.3-5: Explain how incentives affect people’s behavior and choices.</p> <p>B11.1: Understand how personal interests and skills relate to career pathways.</p> <p>Career Ready Practice 10: Plan education and career paths aligned to personal goals.</p>	<p>RI.5.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences.</p> <p>W.5.4: Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.</p>	<p>5.MD.2: Make a line plot to display a data set and use operations to solve problems involving the data.</p>
<p>Unit 3: Session 1: (Optional) Application 2: Education Pays Off</p> <p>Create a bar graph to discover how investing in one’s human capital can pay off in higher wages.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. Connect investment in human capital with wage potential. 	<p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.6.3-5: Explain how incentives affect people’s behavior and choices.</p> <p>D2.Eco.7.3-5: Explain how profits influence sellers in markets.</p> <p>B11.2: Understand the economic benefits of postsecondary education.</p> <p>Career Ready Practice 11: Use technology to enhance productivity.</p>	<p>RI.5.7: Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer or solve a problem efficiently.</p> <p>SL.5.4: Report on a topic or text, sequencing ideas logically and using appropriate facts and relevant, descriptive details.</p>	<p>5.MD.2: Make a line plot to display a data set of measurements and solve problems using operations on fractions.</p> <p>6.SP.4 (<i>for upper-grade students</i>): Display numerical data in plots on a number line, including dot plots, histograms, and box plots.</p>
<p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	<p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.6.3-5: Explain the relationship between education, income, and job opportunities.</p> <p>B11.3: Demonstrate job application and resume writing skills.</p> <p>Career Ready Practice 4: Communicate clearly, effectively, and with reason.</p>	<p>W.5.4: Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.</p> <p>W.5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>SL.5.4: Report on a topic or text,</p>	<p>N/A</p>

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			sequencing ideas logically and using appropriate facts and relevant, descriptive details.	
<p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. 	<p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>B11.4: Identify STEM career pathways and required competencies.</p> <p>Career Ready Practice 12: Work productively in teams while using cultural/global competence.</p>	<p>RI.5.7: Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.</p> <p>SL.5.1: Engage effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly.</p>	<p>MP.1: Make sense of problems and persevere in solving them.</p> <p>MP.4: Model with mathematics.</p>
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> Model appropriate business greetings. Demonstrate proper interview skills. Define resume, job interview, and applicant. Demonstrate appropriate workplace behaviors and soft skills. 	<p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Civ.7.3-5: Apply civic virtues and democratic principles in school and community settings.</p> <p>D2.Eco.6.3-5: Explain the relationship between education, income, and job opportunities.</p> <p>B11.3: Demonstrate appropriate workplace behaviors and soft skills.</p> <p>Career Ready Practice 3: Attend to personal health and financial well-being.</p>	<p>SL.5.1: Engage effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly.</p> <p>SL.5.6: Speak in complete sentences when appropriate to task and situation in order to provide requested detail or clarification.</p> <p>L.5.4: Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 5 reading and content.</p>	<p>N/A</p>

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<p>Unit 3: Session 2:(Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> Model appropriate business greetings. Contribute to group success by demonstrating appropriate workplace behaviors. Demonstrate proper interview skills. Define resume, job interview, and applicant. 	<p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Civ.7.3-5: Apply civic virtues and democratic principles in school and community settings.</p> <p>B11.3: Demonstrate appropriate workplace behaviors and soft skills.</p> <p>Career Ready Practice 4: Communicate clearly, effectively, and with reason.</p>	<p>SL.5.1: Engage effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly.</p> <p>SL.5.4: Report on a topic or text, sequencing ideas logically and using appropriate facts and descriptive details.</p> <p>L.5.6: Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.</p>	<p>N/A</p>
<p>Unit 3: Session 2: (Optional) Application 2: Customer Service</p> <p>Explore skills needed for outstanding customer service.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Civ.7.3-5: Apply civic virtues and democratic principles in school and community settings.</p> <p>B11.3: Demonstrate appropriate workplace behaviors and soft skills.</p> <p>Career Ready Practice 9: Model integrity, ethical leadership, and effective management.</p>	<p>SL.5.1: Engage effectively in a range of collaborative discussions with diverse partners, building on others’ ideas and expressing their own clearly.</p> <p>SL.5.3: Summarize the points a speaker makes and explain how each claim is supported by reasons and evidence.</p> <p>L.5.6: Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.</p>	<p>N/A</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 3: Session 2:(Optional) Extension 1: Teamwork: Build a Robot</p> <p>Work in teams to design and build a robot using geometric shapes.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	N/A	<p>D2.Civ.7.3-5: Apply civic virtues and democratic principles in school and community settings.</p> <p>B11.3: Demonstrate teamwork and collaboration skills.</p> <p>Career Ready Practice 12: Work productively in teams while using cultural/global competence.</p>	<p>SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions with diverse partners on grade-level topics and texts.</p> <p>SL.5.4: Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details.</p> <p>L.5.6: Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.</p>	<p>4.G.2 / 5.G.2 / 6.G.4: Classify two-dimensional figures based on properties; relate geometric shapes to real-world objects and reasoning about shapes and their attributes.</p> <p>5.MD.3: Recognize volume as an attribute of solid figures and understand concepts of volume measurement.</p>
<p>Unit 3: Session 2: Optional) Extension 2: Soft Skills</p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>4.4.2: Understand the role of civic virtue in the founding of the nation.</p> <p>5.7.3: Demonstrate basic economic reasoning skills and an understanding of the economy in the United States. <i>(For connecting soft skills to workplace readiness.)</i></p> <p>6.7.8: Conduct short research projects to answer a question, drawing on several sources.</p>	<p>D2.Civ.7.3-5: Apply civic virtues and democratic principles in school and community settings.</p> <p>B11.3: Demonstrate appropriate workplace behaviors and soft skills.</p> <p>Career Ready Practice 8: Act as a responsible citizen and contribute to the local and global community.</p>	<p>SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions with diverse partners on grade-level topics and texts.</p> <p>SL.5.6 / SL.6.6: Speak clearly and concisely using appropriate academic language and presentation techniques.</p> <p>L.5.6 / L.6.6: Acquire and use accurately grade-appropriate academic and domain-specific vocabulary.</p>	N/A

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>This optional lesson enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. Identify the steps of the election process. 	<p>4.4.4: Understand the ways in which people in positions of power have responded to the needs and interests of others.</p> <p>5.7.6: Know the powers of government set forth in the Constitution and the fundamental liberties ensured by the Bill of Rights.</p> <p>6.1.2: Trace the development of democratic principles, including the significance of elections in governance.</p>	<p>D2.Civ.2.3-5: Explain how a democracy relies on people's responsible participation, and draw implications for how individuals should participate.</p> <p>D2.Civ.10.3-5: Identify the roles of citizens and the rules that help protect freedoms and ensure equal treatment.</p> <p>D2.Civ.6.3-5: Describe ways in which people benefit from and are challenged by working together, including through elections and civic processes.</p> <p>B11.5: Participate in activities that promote civic responsibility and engagement.</p> <p>Career Ready Practice 8: Act as a responsible citizen and contribute to the local and global community.</p>	<p>RI.5.3 / RI.6.3: Explain the relationships or interactions between individuals, events, ideas, or concepts in a historical or civic text.</p> <p>SL.5.4 / SL.6.4: Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and details.</p> <p>W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p>	<p>N/A</p>
<p>Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote?</p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. 	<p>5.7.6: Know the powers of government set forth in the Constitution and the fundamental liberties ensured by the Bill of Rights.</p> <p>4.4.4: Understand the ways in which people in positions of power have responded to the needs and interests of others.</p>	<p>D2.Civ.2.3-5: Explain how a democracy relies on people's responsible participation, and draw implications for how individuals should participate.</p> <p>D2.Civ.10.3-5: Identify the roles of citizens and the rules that help protect freedoms and ensure equal treatment.</p> <p>B11.5: Participate in activities that promote civic responsibility and engagement.</p> <p>Career Ready Practice 8: Act as a responsible citizen and contribute to the local and global community.</p>	<p>RI.5.1 / RI.6.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences.</p> <p>SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions on grade-level topics and texts.</p> <p>W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p>	<p>N/A</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <p>Read a story and answer questions to learn about becoming an active citizen.</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>4.4.4: Understand the ways in which people in positions of power have responded to the needs and interests of others.</p> <p>5.7.6: Know the powers of government set forth in the Constitution and the fundamental liberties ensured by the Bill of Rights.</p>	<p>D2.Civ.2.3-5: Explain how a democracy relies on people’s responsible participation, and draw implications for how individuals should participate.</p> <p>D2.Civ.10.3-5: Identify the roles of citizens and the rules that help protect freedoms and ensure equal treatment.</p> <p>B11.5: Participate in activities that promote civic responsibility and engagement.</p> <p>Career Ready Practice 8: Act as a responsible citizen and contribute to the local and global community.</p>	<p>RI.5.1 / RI.6.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences.</p> <p>SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions on grade-level topics and texts.</p> <p>W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p>	<p>N/A</p>
<p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights using a digital timeline.</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>5.7.6: Know the powers of government set forth in the Constitution and the fundamental liberties ensured by the Bill of Rights.</p> <p>6.1.2: Trace the development of democratic principles of government, including ideas from ancient Greece and the Enlightenment that influenced the U.S. Constitution. *(Extension for broader historical understanding.)</p>	<p>D2.Civ.5.3-5: Explain how rules and laws change society and how people change rules and laws in a democracy.</p> <p>D2.Civ.12.3-5: Explain how democratic principles guide government and citizen decisions.</p> <p>B11.5: Participate in activities that promote civic responsibility and engagement.</p> <p>Career Ready Practice 8: Act as a responsible citizen and contribute to the local and global community.</p>	<p>RI.5.3 / RI.6.3: Explain the relationships or interactions between historical events, ideas, or concepts in a text.</p> <p>RH.6-8.3: Identify key steps in a text’s description of a process related to history/social studies (applicable for upper range of BizTown).</p>	<p>N/A</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <p>Discover games, tools, and supplements such as JA My Resume Builder to learn more about creating resumes and starting a business.</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.6.3-5: Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>D2.Civ.10.3-5: Identify the roles of formal and informal political actors in influencing and shaping public policy and decision making.</p> <p>B11.1: Understand how personal interests and skills relate to career pathways.</p> <p>Career Ready Practice 10: Plan education and career paths aligned to personal goals.</p>	<p>W.5.4 / W.6.4: Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.</p> <p>W.5.7 / W.6.7: Conduct short research projects that use several sources to build knowledge.</p> <p>SL.5.4 / SL.6.4: Report on a topic or text, sequencing ideas logically and using appropriate facts and descriptive details.</p>	<p>N/A</p>
<h2>Unit 4 Business Management</h2>				
<p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. Use descriptive language to describe what makes a quality business. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.11.3-5: Identify examples of the variety of resources (human, capital, natural) that are used to produce goods and services.</p> <p>D2.Eco.12.3-5: Explain the ways in which the government pays for the goods and services it provides.</p> <p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>B2.2: Understand the role of budgeting in business operations.</p> <p>Career Ready Practice 7: Employ valid and reliable research strategies when calculating business costs.</p>	<p>W.5.2 / W.6.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions with diverse partners.</p> <p>L.5.6 / L.6.6: Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.</p>	<p>5.NBT.7: Add, subtract, multiply, and divide decimals to hundredths using concrete models or drawings and strategies.</p> <p>6.RP.3: Use ratio and rate reasoning to solve real-world and mathematical problems.</p> <p>6.EE.2: Write, read, and evaluate expressions in which letters stand for numbers (helpful</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
				for calculating expenses and planning).
<p>Unit 4: Session 1: (Optional) Application 1: Business Budget</p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.10.3-5: Explain what interest rates are, and how they can affect people's decisions to borrow money or save money.</p> <p>D2.Eco.11.3-5: Identify examples of the variety of resources (human, capital, natural) that are used to produce goods and services.</p> <p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>B2.2: Understand the role of budgeting in business operations.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p>	<p>RI.5.3 / RI.6.3: Explain the relationships or interactions between two or more concepts or steps in a procedure.</p> <p>W.5.2 / W.6.2: Write informative/explanatory texts to convey ideas and information clearly.</p> <p>SL.5.1 / SL.6.1: Participate in collaborative conversations and decision-making discussions.</p>	<p>5.NBT.7: Perform operations with decimals to hundredths to solve real-world problems involving money.</p> <p>6.RP.3: Use ratio reasoning to solve word problems, including those involving budget planning and analysis.</p> <p>6.EE.7: Solve real-world problems by writing and solving equations with variables.</p>
<p>Unit 4: Session 1: (Optional) Application 2: Quality Task Committee</p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.2.4: Know the role of economic specialization and trade in creating and maintaining a complex economy.</p>	<p>D2.Eco.6.3-5: Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D4.1.3-5: Construct arguments using claims and evidence from multiple sources.</p> <p>B1.3: Evaluate the quality of goods and services based on a set of established criteria.</p> <p>Career Ready Practice 4: Communicate clearly and effectively and with reason.</p>	<p>SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in collaborative discussions, building on others' ideas and expressing their own clearly.</p> <p>W.4.1 / W.5.1 / W.6.1: Write opinion pieces supporting a point of view with reasons and information.</p> <p>L.4.6 / L.5.6 / L.6.6: Use precise language and domain-specific vocabulary to inform or explain.</p>	N/A

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.10.3-5: Explain how people make decisions based on the availability of resources.</p> <p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.6.3-5: Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>B1.1: Understand the principles of budgeting and personal financial management.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p>	<p>RI.4.3 / RI.5.3 / RI.6.3: Explain relationships or interactions between concepts in a text (e.g., cause/effect related to budgeting decisions).</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Participate in collaborative discussions to evaluate financial scenarios or budgeting strategies.</p> <p>W.4.2 / W.5.2 / W.6.2: Write informative/explanatory texts to examine budgeting concepts and convey ideas clearly.</p>	<p>4.NBT.4 / 5.NBT.7 / 6.NS.3: Use place value understanding and properties of operations to perform multi-digit arithmetic including decimals (as part of budgeting).</p> <p>4.MD.2 / 5.MD.2 / 6.SP.5: Solve problems involving measurement and data (e.g., interpreting budget categories or spending data).</p>
<p>Unit 4: Session 1: (Optional) Extension 2: Biz Briefs</p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.2.4: Understand how market economies work and the role of producers, consumers, and competition in economic decision-making.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.5.3-5: Explain how profits influence sellers in a market economy.</p> <p>D2.Eco.6.3-5: Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>B1.3: Evaluate the quality of goods and services based on a set of established criteria.</p> <p>Career Ready Practice 4: Communicate clearly and effectively and with reason.</p>	<p>RI.4.1 / RI.5.1 / RI.6.1: Refer to details and examples in a text when explaining what the text says explicitly and when drawing inferences.</p> <p>W.4.1 / W.5.1 / W.6.1: Write opinion pieces supporting a point of view with reasons and information (e.g., ranking a business).</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in collaborative discussions about business criteria and evaluation.</p>	<p>4.MD.2 / 5.MD.2 / 6.SP.5: Use data to justify reasoning when comparing businesses</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.2.4: Understand how market economies work and the role of producers, consumers, and competition in economic decision-making.</p>	<p>D2.Eco.3.3-5: Identify examples of the variety of resources (human capital, physical capital, and natural resources) required to produce goods and services.</p> <p>D2.Eco.5.3-5: Explain how profits influence sellers in a market economy.</p> <p>D2.Eco.8.3-5: Identify examples of markets and explain how they work.</p> <p>D2.Eco.9.3-5: Describe the role of competition in the determination of prices and the allocation of goods and services.</p> <p>B2.2: Understand how to price goods and services appropriately based on cost and consumer demand.</p> <p>Career Ready Practice 5: Consider the environmental, social, and economic impacts of decisions.</p>	<p>RI.5.4 / RI.6.4: Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a topic (e.g., “revenue,” “profit,” “inventory”).</p> <p>SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in collaborative discussions (e.g., team pricing decisions).</p> <p>W.5.2 / W.6.2: Write informative texts to examine a topic and convey ideas and information clearly (if students justify pricing decisions in writing).</p>	<p>4.OA.3 / 5.OA.1 / 6.EE.2: Use the four operations to solve multi-step word problems involving pricing, revenue, and profit.</p> <p>5.NBT.7 / 6.NS.3: Perform operations with decimals to calculate prices, costs, and profits.</p> <p>6.RP.3: Use ratio and rate reasoning to solve real-world problems (e.g., price per unit).</p>
<p>Unit 4: Session 2: Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>4.4.3: Understand the role of banks and other financial institutions in California’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.2.4: Understand how market economies work and the role of producers, consumers, and competition in economic decision-making.</p>	<p>D2.Eco.5.3-5: Explain how profits influence sellers in a market economy.</p> <p>D2.Eco.6.3-5: Explain the relationship between investment in human capital, productivity, and future incomes.</p> <p>D2.Eco.9.3-5: Describe the role of competition in the determination of prices and the allocation of goods and services.</p> <p>B2.2: Understand how to price goods and services appropriately based on cost and consumer demand.</p> <p>Career Ready Practice 5: Consider the</p>	<p>RI.5.4 / RI.6.4: Determine the meaning of domain-specific terms such as “revenue,” “profit,” and “inventory.”</p> <p>SL.5.1 / SL.6.1: Participate in collaborative discussions to determine optimal pricing and business decisions.</p> <p>W.4.2 / W.5.2 / W.6.2: Write explanations for how pricing decisions affect business outcomes</p>	<p>5.NBT.7 / 6.NS.3: Perform operations with decimals to calculate revenue and profit.</p> <p>4.OA.3 / 5.OA.1 / 6.EE.2: Use the four operations to solve multistep word problems involving business math.</p> <p>6.RP.3: Use ratio and rate reasoning (e.g., cost per item, price per customer).</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
		environmental, social, and economic impacts of decisions.		
<p>Unit 4: Session 2: (Optional) Application 1: The Right Price</p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.2.4: Understand how market economies work and the role of producers, consumers, and competition in economic decision-making.</p>	<p>D2.Eco.5.3-5: Explain how profits influence sellers in a market economy.</p> <p>D2.Eco.9.3-5: Describe the role of competition in the determination of prices and the allocation of goods and services.</p> <p>B2.2: Understand how to price goods and services appropriately based on cost and consumer demand.</p> <p>Career Ready Practice 1: Apply appropriate academic and technical skills.</p>	<p>SL.5.1 / SL.6.1: Engage effectively in collaborative discussions with business teams to determine pricing strategy.</p> <p>RI.5.4 / RI.6.4: Determine the meaning of economic terms used in business activities (e.g., cost, profit, price).</p>	<p>5.NBT.7 / 6.NS.3: Use decimal operations to calculate pricing, costs, and revenue.</p> <p>6.RP.3: Apply ratio and rate reasoning when evaluating pricing and profitability.</p> <p>4.OA.3 / 5.OA.1 / 6.EE.2: Solve multistep problems involving profit and cost using equations or expressions.</p>
<p>Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit</p> <p>Brainstorm business operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions</p>	<p>D2.Eco.10.3-5: Explain the role of money in making exchange easier</p> <p>D2.Eco.11.3-5: Explain the relationship between investment in human capital, productivity, and future incomes</p> <p>B2.2: Understand how to price goods and services appropriately based on cost and consumer demand.</p> <p>Career Ready Practice 1: Apply appropriate academic and technical skills.</p>	<p>ELA W.5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly</p>	<p>Math 5.NBT.7: Add, subtract, multiply, and divide decimals to hundredths</p> <p>Math 6.RP.3: Use ratio and rate reasoning to solve real-world and mathematical problems</p>
<p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Conduct research to discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <ul style="list-style-type: none"> Explain the relationship between 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy</p>	<p>D2.Eco.12.3-5: Describe examples of the goods and services that governments provide</p> <p>D2.Eco.14.3-5: Explain how profits influence sellers in markets</p>	<p>ELA RI.5.3: Explain the relationships or interactions between two or more individuals, events, ideas, or concepts in a historical or</p>	<p>Math 5.NBT.7: Perform operations with decimals to solve real-world problems involving money and pricing</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
revenue, costs, and profit.	6.2.5: Know the role of markets in civilizations and how trade routes affected economic development	CTE/CRP Standards: B2.2: Understand market conditions that influence pricing. Career Ready Practice 7: Employ valid and reliable research strategies.	scientific text ELA W.5.7: Conduct short research projects that use several sources to build knowledge through investigation of different aspects of a topic	
<p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> • Create a friendly letter using a template. 	<p>4.4.2: Understand the importance of individual action and character in shaping civic life</p> <p>5.7.6: Describe the ways in which citizens participate in civic life (letter writing, public speaking, voting, etc.)</p>	<p>D2.Civ.10.3-5: Identify the beliefs, experiences, perspectives, and values that underlie their own and others’ points of view about civic issues.</p> <p>Career Ready Practice 4: Communicate clearly and effectively and with reason.</p>	<p>ELA W.4.4 / W.5.4 / W.6.4: Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience</p> <p>ELA L.4.2 / L.5.2 / L.6.2: Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing</p> <p>ELA W.4.3b / W.5.3b: Use dialogue and descriptions to develop experiences and events</p>	N/A
<p>Unit 4: Session 3: Visit Preparation</p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Describe characteristics of effective advertising. • Define advertising. • Describe characteristics of 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy</p> <p>4.4.3: Understand the role of banks and other financial institutions in California’s economy</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving,</p>	<p>D2.Eco.6.3-5: Explain the roles of buyers and sellers in product, labor, and financial markets</p> <p>D2.Eco.8.3-5: Identify examples of external benefits and costs that occur in production and consumption</p> <p>D2.Civ.10.3-5: Identify the roles of formal and informal rules in organizing groups and institutions</p>	<p>ELA SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions</p> <p>ELA W.4.2 / W.5.2 / W.6.2: Write informative/explanatory texts to examine a topic and convey ideas clearly</p> <p>ELA W.4.4 / W.5.4 / W.6.4: Produce clear and coherent writing</p>	N/A

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>effective advertising.</p> <ul style="list-style-type: none"> Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>and spending using financial institutions</p>	<p>B3.1: Understand the role of marketing and promotion in business operations.</p> <p>Career Ready Practice 6: Demonstrate creativity and innovation.</p>	<p>appropriate to task, purpose, and audience</p> <p>ELA L.4.3 / L.5.3 / L.6.3: Use knowledge of language and its conventions when writing, speaking, reading, or listening</p>	
<p>Unit 4: Session 3: (Optional) Application 1: Business Ethics</p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Civ.7.3-5: Apply civic virtues and democratic principles in school and community settings.</p> <p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.6.3-5: Explain the roles of buyers and sellers in product, labor, and financial markets.</p> <p>B6.4: Understand business ethics and the responsibility of businesses to contribute to the well-being of their communities.</p> <p>Career Ready Practice 8: Act as a responsible citizen in the workplace and the community.</p>	<p>ELA SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions.</p> <p>ELA W.4.1 / W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p>	<p>N/A</p>
<p>Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles</p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business.</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.2.3-5: Identify positive and negative incentives that influence the decisions people make.</p> <p>D2.Eco.6.3-5: Explain the roles of buyers and sellers in product, labor, and financial markets.</p> <p>B3.1: Understand how to develop advertising that aligns with business goals.</p> <p>Career Ready Practice 6: Demonstrate creativity and innovation.</p>	<p>ELA W.4.1 / W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>ELA SL.4.5 / SL.5.5 / SL.6.5: Add audio recordings and visual displays to presentations when appropriate to enhance the development of main ideas or themes.</p>	<p>N/A</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 4: Session 3: (Optional) Extension 1: Identity Theft</p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. 	<p>5.7.4: Explain how the Constitution secures property rights and supports trust in financial systems, enabling economic activity.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Civ.14.3-5: Illustrate historical and contemporary means of changing society.</p> <p>D2.Eco.10.3-5: Explain what money is and how it makes trade easier.</p> <p>B4.2: Understand the importance of cybersecurity and privacy when conducting personal and business transactions.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p>	<p>ELA RI.4.3 / RI.5.3 / RI.6.3: Explain events, procedures, ideas, or concepts in a historical, scientific, or technical text.</p> <p>ELA SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions.</p>	N/A
<p>Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor</p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>4.4.5: Understand the roles and responsibilities of citizens in a democratic society.</p> <p>5.7.6: Describe the responsibilities of citizenship, including civic participation, voting, and holding public office.</p> <p>6.6.7: Identify the importance of written communication and recordkeeping in government and commerce.</p>	<p>D2.Civ.10.3-5: Identify the beliefs, experiences, perspectives, and values that underlie their own and others' points of view about civic issues.</p> <p>D2.Civ.12.3-5: Explain how rules and laws change society and how people influence change.</p> <p>Career Ready Practice 4: Communicate clearly and effectively and with reason.</p>	<p>ELA W.4.1 / W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>ELA W.4.4 / W.5.4 / W.6.4: Produce clear and coherent writing appropriate to task, purpose, and audience.</p> <p>ELA L.4.2 / L.5.2 / L.6.2: Demonstrate command of conventions of standard English capitalization, punctuation, and spelling.</p>	N/A
Unit 5: The Visit				

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 5: Activity: Schedule and Citizen Checklist</p> <ul style="list-style-type: none"> Manage their personal finances and time. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.10.3-5: Explain the influence of incentives on people’s decisions.</p> <p>D2.Eco.6.3-5: Explain how people make choices based on the scarcity of resources.</p> <p>B1.0: Understand personal and business financial management and responsibility.</p> <p>Career Ready Practice 11: Use technology to enhance productivity.</p>	<p>ELA W.4.4 / W.5.4 / W.6.4: Produce clear and coherent writing appropriate to task, purpose, and audience.</p> <p>ELA SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions.</p>	<p>4.MD.A.2 / 5.MD.A.1 / 6.RP.A.3: Solve word problems involving money and real-life measurement quantities, including time, using appropriate units and tools.</p>
<p>Unit 5: The Visit</p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Function in their job capacity at JA BizTown. Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and job responsibilities. 	<p>4.4.3: Understand the role of banks and other financial institutions in California’s economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>5.7.6: Describe the basic law-making process and how the Constitution provides numerous opportunities for citizens to participate in the political process.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Civ.10.3-5: Identify the responsibilities of citizenship in a democratic society.</p> <p>D2.Eco.10.3-5: Explain the influence of incentives on people’s decisions.</p> <p>D2.Eco.6.3-5: Explain how people make choices based on the scarcity of resources.</p> <p>B1.0: Understand personal and business financial management and responsibility.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p>	<p>ELA SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions.</p> <p>ELA W.4.8 / W.5.8 / W.6.8: Recall relevant information from experiences or gather relevant information from sources to support analysis, reflection, and research.</p>	<p>4.MD.A.2 / 5.MD.A.1 / 6.RP.A.3: Solve word problems involving money and time, including interpreting data and managing real-world financial scenarios.</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 5: Activity: Bringing It Home</p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. Describe how citizens work within a quality business. Explain circular flow. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.6.3-5: Explain how people make decisions based on the scarcity of resources.</p> <p>D2.Eco.9.3-5: Describe the role of institutions in the economy.</p> <p>D2.Eco.10.3-5: Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Civ.10.3-5: Identify the responsibilities of citizenship in a democratic society.</p> <p>B6.1: Explore career pathways and preparation needed for various roles.</p> <p>Career Ready Practice 10: Plan education and career paths aligned to personal goals.</p>	<p>ELA SL.4.1 / SL.5.1 / SL.6.1: Participate in collaborative discussions on grade-level topics and texts.</p> <p>ELA W.4.1 / W.5.1 / W.6.1: Write opinion pieces supporting a point of view with reasons and information.</p> <p>ELA W.4.8 / W.5.8 / W.6.8: Recall relevant information from experiences or conduct research to support reflection.</p>	<p>4.MD.A.2 / 5.MD.A.1 / 6.RP.A.3: Solve real-world problems involving measurement, financial data, and ratios related to economic decision-making.</p>
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.2.9: Describe the economy and government of a city-state and how citizens participated.</p>	<p>D2.Civ.10.3-5: Identify the responsibilities of citizenship in a democratic society.</p> <p>D2.Eco.6.3-5: Explain how people make choices based on the scarcity of resources.</p> <p>D2.Eco.7.3-5: Explain how profits influence sellers in a market economy.</p> <p>B5.0: Understand principles of leadership, teamwork, and collaboration.</p> <p>Career Ready Practice 3: Develop an awareness of self to shape future goals and success.</p>	<p>ELA SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions.</p> <p>ELA W.4.1 / W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>ELA W.4.8 / W.5.8 / W.6.8: Recall relevant information from experiences or gather information to support analysis and reflection.</p>	<p>4.MD.A.2 / 5.MD.A.1 / 6.RP.A.3: Solve real-world problems involving money, performance evaluation, and interpreting numerical data for decision-making.</p>

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Unit Description and Learning Objectives	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 5: (Optional) Application 2: Biz Quiz</p> <p>Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience.</p> <ul style="list-style-type: none"> • Explain circular flow. • Describe how citizens use financial institutions. • Describe how citizens work within a quality business. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.6.3-5: Explain how people make decisions based on the scarcity of resources.</p> <p>D2.Eco.9.3-5: Describe the roles of various institutions such as businesses and banks in the economy.</p> <p>D2.Eco.10.3-5: Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>Career Ready Practice 12: Work productively in teams while integrating cultural/global competence.</p>	<p>CCSS.ELA-LITERACY.SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions, building on others' ideas and expressing their own clearly.</p> <p>CCSS.ELA-LITERACY.RI.4.3 / RI.5.3 / RI.6.3: Explain events, procedures, ideas, or concepts in a historical, scientific, or technical text.</p>	<p>CCSS.MATH.CONTENT.4.MD.A.2: Use the four operations to solve word problems involving money, including problems involving simple fractions and decimals.</p> <p>CCSS.MATH.CONTENT.5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths using concrete models or drawings.</p>
<p>Unit 5: (Optional) Extension: Business Letter</p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> • Evaluate team performance at JA BizTown. • Describe how citizens work within a quality business. 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.6.3-5: Explain how people make decisions based on the scarcity of resources.</p> <p>D2.Eco.10.3-5: Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Civ.2.3-5: Explain how a democracy relies on people's responsible participation.</p> <p>Career Ready Practice 4: Communicate clearly and effectively and with reason.</p>	<p>CCSS.ELA-LITERACY.W.4.2 / W.5.2 / W.6.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>CCSS.ELA-LITERACY.W.4.4 / W.5.4 / W.6.4: Produce clear and coherent writing appropriate to task, purpose, and audience.</p> <p>CCSS.ELA-LITERACY.L.4.2 / L.5.2 / L.6.2: Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.</p>	<p>N/A</p>

JA BizTown Adventures

Session Details	Social Studies	C3 Framework and CTE Standards	Common Core ELA	Common Core Math
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Compare potential customers ▪ Identify target market ▪ Make a strategic decision ▪ Identify points in a mission statement ▪ Compare applicant resumes ▪ Make a budget-based decision ▪ Create a letter by making appropriate word choices 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.6.3-5: Explain how people make decisions based on the scarcity of resources.</p> <p>D2.Eco.9.3-5: Describe the role of resources in determining income.</p> <p>D2.Eco.10.3-5: Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Civ.9.3-5: Use deliberative processes when making decisions or reaching judgments as a group.</p> <p>B5.1: Use interpersonal skills to establish and maintain positive relationships.</p> <p>B6.1: Explore career pathways and preparation needed for employment in business settings.</p> <p>Career Ready Practice 1: Apply appropriate academic and technical skills.</p> <p>Career Ready Practice 6: Demonstrate creativity and innovation.</p>	<p>CCSS.ELA-LITERACY .W.4.1 / W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>CCSS.ELA-LITERACY .W.4.4 / W.5.4 / W.6.4: Produce clear and coherent writing appropriate to task, purpose, and audience.</p> <p>CCSS.ELA-LITERACY .W.4.9 / W.5.9 / W.6.9: Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>	<p>CCSS.MATH.CONTENT.4.MD.A.2 / 5.MD.A.1 / 6.RP.A.3: Use the four operations to solve word problems involving money, including problems involving decimal notation.</p> <p>CCSS.MATH.CONTENT.5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths using models, drawings, and strategies.</p> <p>CCSS.MATH.PRactice.MP2: Reason abstractly and quantitatively.</p>

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Session Details	Social Studies	C3 Framework and CTE Standards	Common Core ELA	Common Core Math
<p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies' services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company's mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.6.3-5: Explain how people make decisions based on the scarcity of resources.</p> <p>D2.Eco.9.3-5: Describe the role of resources in determining income.</p> <p>D2.Eco.10.3-5: Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Civ.9.3-5: Use deliberative processes when making decisions or reaching judgments as a group.</p> <p>B1.0: Understand personal and business financial management and responsibility.</p> <p>B2.1: Apply economic reasoning to financial and budgeting decisions.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p> <p>Career Ready Practice 5: Consider the environmental, social, and economic impacts of decisions.</p>	<p>CCSS.ELA-LITERACY .RI.4.8 / RI.5.8 / RI.6.8: Explain how an author uses reasons and evidence to support particular points.</p> <p>CCSS.ELA-LITERACY .W.4.1 / W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>CCSS.ELA-LITERACY .W.4.9 / W.5.9 / W.6.9: Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>	<p>CCSS.MATH.CONTENT.4.MD.A.2 / 5.MD.A.1 / 6.RP.A.3: Use the four operations to solve word problems involving money, including problems involving decimal notation.</p> <p>CCSS.MATH.CONTENT.5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths using models, drawings, and strategies.</p> <p>CCSS.MATH.CONTENT.6.EE.B.6: Use variables to represent numbers and write expressions when solving a real-world or mathematical problem.</p> <p>CCSS.MATH.PRACTICE.MP4: Model with mathematics.</p>

JA BizTown Adventures

Session Details	Social Studies	C3 Framework and CTE Standards	Common Core ELA	Common Core Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.3.3-5: Identify examples of the variety of resources (human capital, physical capital, and natural resources) that are used to produce goods and services.</p> <p>D2.Eco.6.3-5: Explain how people make decisions based on the scarcity of resources.</p> <p>D2.Eco.10.3-5: Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Civ.9.3-5: Use deliberative processes when making decisions or reaching judgments as a group.</p> <p>B3.1: Understand principles of marketing and customer needs. B3.2: Use data to identify target markets and inform marketing strategies.</p> <p>Career Ready Practice 4: Communicate clearly and effectively and with reason. Career Ready Practice 6: Demonstrate creativity and innovation.</p>	<p>CCSS.ELA-LITERACY.RI.4.8 / RI.5.8 / RI.6.8: Explain how an author uses reasons and evidence to support particular points.</p> <p>CCSS.ELA-LITERACY.YW.4.1 / W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>CCSS.ELA-LITERACY.YW.4.7 / W.5.7 / W.6.7: Conduct short research projects that build knowledge through investigation of different aspects of a topic.</p> <p>CCSS.ELA-LITERACY.YSL.4.4 / SL.5.4 / SL.6.4: Report on a topic or text in an organized manner, using appropriate facts and relevant, descriptive details.</p>	<p>CCSS.MATH.CONTENT.4.MD.A.2 / 5.MD.A.1 / 6.RP.A.3: Solve problems involving measurement and money using the four operations.</p> <p>CCSS.MATH.CONTENT.5.NBT.B.7: Perform operations with decimals to hundredths, including solving real-world problems.</p> <p>CCSS.MATH.CONTENT.6.RP.A.3.C: Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity); solve problems involving finding the whole, given a part and the percent.</p> <p>CCSS.MATH.PRACTICE.MP4: Model with mathematics.</p>

JA BizTown Adventures

Session Details	Social Studies	C3 Framework and CTE Standards	Common Core ELA	Common Core Math
<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use knowledge of skills and interests to select a company Explore traits that convey good work ethic Compare resumes Use a decision-making process to make hiring decisions Use a problem-solving process to improve customer service 	<p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.6.3-5: Explain how people make decisions based on the scarcity of resources.</p> <p>D2.Eco.10.3-5: Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Civ.9.3-5: Use deliberative processes when making decisions or reaching judgments as a group.</p> <p>D2.Civ.10.3-5: Identify the roles of formal and informal rules in the workplace and community.</p> <p>B5.0: Understand principles of effective teamwork and workplace communication.</p> <p>B6.1: Explore career readiness behaviors and hiring decision criteria.</p> <p>Career Ready Practice 3: Develop an awareness of self to shape future goals and success.</p> <p>Career Ready Practice 8: Act as a responsible citizen in the workplace and the community.</p>	<p>CCSS.ELA-LITERAC Y.RI.4.8 / RI.5.8 / RI.6.8: Explain how an author uses reasons and evidence to support particular points.</p> <p>CCSS.ELA-LITERAC Y.W.4.1 / W.5.1 / W.6.1: Write opinion pieces supporting a point of view with reasons and information.</p> <p>CCSS.ELA-LITERAC Y.SL.4.1 / SL.5.1 / SL.6.1: Engage effectively in collaborative discussions, building on others' ideas and expressing their own clearly.</p> <p>CCSS.ELA-LITERAC Y.SL.4.4 / SL.5.4 / SL.6.4: Report on a topic in an organized manner using relevant, descriptive details.</p>	<p>CCSS.MATH.CONTENT.4.MD.A.2 / 5.MD.A.1 / 6.RP.A.3: Solve problems involving measurement and money, including evaluating financial choices.</p> <p>CCSS.MATH.PRactice.MP1: Make sense of problems and persevere in solving them.</p> <p>CCSS.MATH.PRactice.MP4: Model with mathematics.</p>

JA BizTown Adventures

Session Details	Social Studies	C3 Framework and CTE Standards	Common Core ELA	Common Core Math
<p>Adventure Five: Consumer</p> <p>As consumers, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions ▪ Make shopping decisions based on budget and opportunity cost 	<p>4.4.3: Understand the role of banks and other financial institutions in California's economy.</p> <p>5.4.5: Understand how principles of a market economy, private property, and financial institutions affect the U.S. economy.</p> <p>6.5.4: Understand how individuals make economic decisions about earning, saving, and spending using financial institutions.</p>	<p>D2.Eco.1.3-5: Compare the benefits and costs of individual choices.</p> <p>D2.Eco.9.3-5: Describe the role of financial institutions in the economy.</p> <p>D2.Eco.10.3-5: Explain how financial institutions help individuals manage money.</p> <p>B1.0: Understand personal financial management and consumer responsibility.</p> <p>B4.1: Understand how to manage and track expenses and savings.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p> <p>Career Ready Practice 11: Use technology to enhance productivity.</p>	<p>CCSS.ELA-LITERAC Y.RI.4.3 / RI.5.3 / RI.6.3: Explain how an individual, event, or idea is introduced, illustrated, and elaborated in a text.</p> <p>CCSS.ELA-LITERAC Y.W.4.2 / W.5.2 / W.6.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>CCSS.ELA-LITERAC Y.SL.4.1 / SL.5.1 / SL.6.1: Participate effectively in collaborative discussions.</p> <p>CCSS.ELA-LITERAC Y.SL.4.4 / SL.5.4 / SL.6.4: Report on a topic or text, tell a story, or recount an experience in an organized manner.</p>	<p>CCSS.MATH.CONTENT.4.MD.A.2 / 5.MD.A.1 / 6.RP.A.3: Solve word problems involving money, including making and tracking transactions, calculating net pay, and applying percentages.</p> <p>CCSS.MATH.CONTENT.4.NBT.B.4 / 5.NBT.B.7 / 6.NS.B.3: Perform multi-digit arithmetic and apply it to solve real-world financial problems.</p> <p>CCSS.MATH.PRACTICE.MP1: Make sense of problems and persevere in solving them.</p> <p>CCSS.MATH.PRACTICE.MP4: Model with mathematics.</p>

JA BizTown Adventures

Session Details	Social Studies	C3 Framework and CTE Standards	Common Core ELA	Common Core Math
<p>Improving the JA BizTown Community Adventure</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Make decisions based on their understanding of personal freedoms Determine appropriate allocation of tax funds Create policy based on public safety Base voting decisions on candidate policies and promises. 	<p>5.4.1: Understand how the British colonies in America developed representative government and how the notion of individual rights grew.</p> <p>5.7.3: Understand the fundamental principles of American constitutional democracy.</p> <p>5.7.4: Explain how the Constitution secures property rights and supports trust in financial systems, enabling economic activity.</p> <p>6.1.2: Examine the responsibilities of individuals and governments in promoting the welfare of the community.</p>	<p>D2.Civ.1.3-5: Distinguish the responsibilities and powers of government officials.</p> <p>D2.Civ.10.3-5: Identify the beliefs, experiences, perspectives, and values that underlie their own and others' points of view about civic issues.</p> <p>D2.Civ.14.3-5: Explain how rules developed by groups help maintain order and protect rights.</p> <p>B6.4: Understand ethical reasoning, civic responsibility, and community leadership.</p> <p>Career Ready Practice 8: Act as a responsible citizen in the workplace and the community.</p> <p>Career Ready Practice 7: Employ valid and reliable research strategies.</p>	<p>CCSS.ELA-LITERACY.RI.5.1 / RI.6.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences.</p> <p>CCSS.ELA-LITERACY.W.5.1 / W.6.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>CCSS.ELA-LITERACY.SL.5.1 / SL.6.1: Engage effectively in a range of collaborative discussions.</p> <p>CCSS.ELA-LITERACY.SL.5.3 / SL.6.3: Summarize the points a speaker makes and explain how each claim is supported by reasons and evidence.</p>	<p>CCSS.MATH.CONTENT.5.NBT.B.7 / 6.RP.A.3: Apply place value understanding and operations to real-world civic budgeting decisions.</p> <p>CCSS.MATH.PRactice.MP1: Make sense of problems and persevere in solving them.</p> <p>CCSS.MATH.PRactice.MP4: Model with mathematics, including allocation of resources or funds.</p>

JA Finance Park

Unit Description	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>8.6.5: Understand how entrepreneurs organized resources to produce goods and services and how they created and maintained a competitive marketplace.</p> <p>12.4.1: Explain the relationship of personal income and spending to employment and productivity.</p> <p>12.6.1: Identify the sources of personal income and the factors that affect income (e.g., education, productivity, taxes, and supply and demand).</p>	<p>D2.Eco.1.6-8: Explain how economic decisions affect the well-being of individuals and society.</p> <p>D2.Eco.7.6-8: Analyze the role of markets in the distribution of resources and income.</p> <p>D2.Eco.9.6-8: Describe the roles of institutions such as corporations, nonprofits, and labor unions in the economy.</p> <p>B6.1: Explore career pathways and the connection between skills, education, and earnings.</p> <p>B2.1: Understand income, taxes, and payroll deductions.</p> <p>Career Ready Practice 3: Develop an awareness of self to shape academic and career goals.</p> <p>Career Ready Practice 7: Employ valid and reliable research strategies (e.g., career interest inventories).</p>	<p>RI.7.1 / RI.8.1 / RI.9-10.1: Cite textual evidence to support analysis of what the text says explicitly and implicitly (e.g., interpreting career data and job descriptions).</p> <p>SL.7.1 / SL.8.1 / SL.9-10.1: Engage in collaborative discussions on career planning and income-related decisions.</p> <p>W.7.2 / W.8.2 / W.9-10.2: Write informative texts to examine topics such as income, taxes, and career pathways.</p>	<p>7.NS.A.1 / 7.NS.A.3: Solve real-world problems with rational numbers, including budgeting and net income calculations.</p> <p>7.EE.B.3: Solve multi-step real-life problems involving positive and negative rational numbers (e.g., deductions and take-home pay).</p> <p>6.NS.B.3: Fluently add, subtract, multiply, and divide multi-digit decimals (e.g., calculating gross vs. net pay).</p>

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Unit Description	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>12.4.4: Analyze the role of interest rates and inflation on individual economic activities (e.g., saving and investing).</p> <p>12.4.5: Understand the role of insurance in protecting savings and investments from risk.</p> <p>12.6.2: Identify short- and long-term financial planning strategies, including investments and insurance.</p>	<p>D2.Eco.6.6-8: Explain how incentives influence saving, investing, and risk-taking behavior.</p> <p>D2.Eco.10.6-8: Use data to evaluate the opportunity costs and risks of different financial decisions.</p> <p>D2.Eco.12.6-8: Evaluate the role of interest rates, inflation, and insurance in personal financial decision-making.</p> <p>D2.Eco.13.6-8: Evaluate different investment options and their potential risks and rewards.</p> <p>D2.Eco.15.6-8: Explain how insurance and other risk management strategies protect against financial loss.</p> <p>B1.0: Understand personal and business financial management and responsibility.</p> <p>B4.1: Understand the role of savings and investing in personal financial planning.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p> <p>Career Ready Practice 11: Use technology to enhance productivity (e.g., digital budgeting tools).</p>	<p>RI.7.3 / RI.8.3 / RI.9-10.3: Analyze how specific information is explained and developed in informational texts (e.g., comparing savings tools).</p> <p>SL.7.1 / SL.8.1 / SL.9-10.1: Participate in collaborative discussions to evaluate financial planning strategies.</p> <p>W.7.2 / W.8.2 / W.9-10.2: Write informative texts to explain saving and investing concepts or assess insurance options.</p>	<p>7.EE.B.3 / 7.RP.A.3: Solve real-life multi-step problems involving percent increase (e.g., interest growth, investment returns).</p> <p>6.NS.B.3 / 7.NS.A.3: Compute with rational numbers in financial contexts, such as calculating interest earned or insurance premiums.</p> <p>8.F.B.4: Construct functions to model linear relationships, including savings accumulation over time.</p>

JA Finance Park

Unit Description	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>12.4.3: Analyze the functions of financial institutions and the types of accounts available to consumers.</p> <p>12.6.1: Identify the sources of personal income and the factors that affect income (e.g., credit history and borrowing ability).</p> <p>12.6.3: Analyze the benefits and risks of using credit, including the importance of establishing a positive credit history.</p>	<p>D2.Eco.10.6-8: <i>Explain the influence of interest rates on borrowing and investing.</i></p> <p>D2.Eco.13.6-8: <i>Explain how availability of financial resources affects choices made by individuals and communities.</i></p> <p>D2.Eco.14.6-8: <i>Explain barriers to financial well-being, including predatory lending, saving, and banking services.</i></p> <p>B1.2: Understand and compare financial services and products (e.g., debit vs. credit).</p> <p>B3.1: Demonstrate the ability to use credit responsibly.</p> <p>Career Ready Practice 1: Apply appropriate academic and technical skills.</p> <p>Career Ready Practice 5: Consider the environmental, social, and economic impacts of decisions.</p>	<p>RI.7.4 / RI.8.4 / RI.9-10.4: Determine the meaning of financial terminology (e.g., debit, credit, credit score) in context.</p> <p>SL.7.1 / SL.8.1 / SL.9-10.1: Engage in collaborative discussions comparing financial tools and analyzing consumer choices.</p> <p>W.7.1 / W.8.1 / W.9-10.1: Write arguments to support claims about the responsible use of credit and debit using relevant evidence.</p>	<p>7.NS.A.1 / 7.NS.A.3: Solve real-world problems involving positive and negative numbers (e.g., calculating credit card balances and interest).</p> <p>7.EE.B.3 / 8.EE.C.7: Solve multi-step problems with rational numbers related to borrowing, interest rates, and payments.</p> <p>6.NS.B.3: Fluently compute multi-digit decimals in practical contexts such as account reconciliation.</p>

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Unit Description	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>12.6.2: Identify short- and long-term financial planning strategies, including budgeting.</p> <p>12.6.4: Understand the concept of income, expenses, and the importance of balancing a budget.</p> <p>12.6.5: Understand how to apply strategies for creating and maintaining a budget to achieve financial goals.</p>	<p>D2.Eco.1.6-8: Explain how economic decisions affect the well-being of individuals and society.</p> <p>D2.Eco.6.6-8: Evaluate the role of incentives and opportunity costs in individual financial planning.</p> <p>D2.Eco.10.6-8: Use cost-benefit analysis to make financial decisions, including saving and spending.</p> <p>B2.2: Prepare and maintain a personal budget.</p> <p>B4.2: Set financial goals and plan for major life events.</p> <p>Career Ready Practice 6: Demonstrate creativity and innovation (e.g., problem-solving within budget constraints).</p> <p>Career Ready Practice 8: Act as a responsible citizen in the workplace and community.</p>	<p>RI.7.3 / RI.8.3 / RI.9-10.3: Analyze how individuals respond to financial challenges and tradeoffs in texts.</p> <p>SL.7.1 / SL.8.1 / SL.9-10.1: Participate in collaborative discussions comparing budgeting strategies and financial goals.</p> <p>W.7.2 / W.8.2 / W.9-10.2: Write informative texts that explain the process and reasoning behind budget creation and management.</p>	<p>6.NS.B.3 / 7.NS.A.3 / 7.EE.B.3: Solve real-world budgeting problems using rational numbers, including expenses and income tracking.</p> <p>7.RP.A.3: Use proportional relationships to analyze spending patterns and budget percentages.</p> <p>6.RP.A.3: Use ratios and rates to allocate portions of income to different budget categories.</p>

JA Finance Park

Unit Description	CA Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>12.6.2: Identify short- and long-term financial planning strategies, including budgeting.</p> <p>12.6.5: Understand how to apply strategies for creating and maintaining a budget to achieve financial goals.</p> <p>12.6.7: Analyze the role of financial institutions in providing checking, savings, and investment accounts.</p>	<p>D2.Eco.10.6-8: Explain the influence of changes in interest rates on borrowing and investing.</p> <p>D2.Eco.11.6-8: Explain how people make financial decisions by evaluating the benefits and costs of different choices.</p> <p>D2.Eco.12.6-8: Describe the consequences of making short- and long-term budget decisions.</p> <p>B6.1: Know the relationship between educational achievement and career opportunities; understand how personal choices and economic conditions affect income.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills to create a balanced budget and make informed financial decisions based on real-life scenarios.</p>	<p>RI.7.3 / RI.8.3 / RI.9-10.3: Analyze how individuals respond to financial decisions and trade-offs in informational texts.</p> <p>W.7.1 / W.8.1 / W.9-10.1: Write reflective arguments and justifications for financial decisions made during the simulation.</p> <p>SL.7.1 / SL.8.1 / SL.9-10.1: Engage in collaborative discussions to reflect on budgeting strategies and outcomes.</p>	<p>6.NS.B.3 / 7.NS.A.3 / 7.EE.B.3: Apply mathematical reasoning to simulate real-life budgeting and financial decisions.</p> <p>7.RP.A.3: Use proportional reasoning to allocate income to expenses, savings, and investments.</p> <p>6.RP.A.3: Solve ratio problems related to cost of living and budgeting decisions.</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	C3 Framework and CTE Standards	Common Core ELA	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>12.2.1: Understand how education, training, and career choices affect income and standard of living.</p> <p>12.6.2: Identify the variety of income sources, including wages, salaries, interest, and profits.</p> <p>12.6.6: Explain how taxes (income, Social Security, Medicare) impact disposable income.</p>	<p>D2.Eco.1.6-8: Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Eco.6.6-8: Explain how changes in incentives cause changes in behavior.</p> <p>D2.Eco.8.6-8: Analyze the relationship among education, income, and job opportunities.</p> <p>D2.Eco.11.6-8: Explain how people make financial decisions by evaluating the benefits and costs of different choices.</p> <p>B6.1: Know the relationship between educational achievement and career opportunities; understand how personal choices and economic conditions affect income.</p> <p>B2.1: Understand the impact of taxes and tax systems on income and financial planning.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when evaluating career paths and planning for future income and expenses.</p>	<p>RI.7.1 / RI.8.1 / RI.9-10.1: Cite textual evidence to support analysis of income and career materials.</p> <p>W.7.2 / W.8.2 / W.9-10.2: Write informative texts to explain career paths, taxes, and income.</p> <p>SL.7.1 / SL.8.1 / SL.9-10.1: Engage in collaborative discussions around career decisions and income factors.</p>	<p>6.NS.B.3 / 7.NS.A.3: Compute multi-digit decimal operations related to income and deductions.</p> <p>7.EE.B.3: Solve real-life problems involving tax rates, gross and net income.</p> <p>7.RP.A.3: Use proportional reasoning to analyze income distribution and tax impacts.</p>

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Unit Description	Social Studies Standards	C3 Framework and CTE Standards	Common Core ELA	Math
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>7.6.5: Understand how economic decisions influence wealth distribution and savings behaviors.</p> <p>8.6.3: Explain how banking and financial institutions developed in the U.S.</p> <p>12.1.4: Analyze the functions of financial institutions and their role in capital markets.</p>	<p>D2.Eco.10.6-8: Explain the influence of changes in interest rates on borrowing and investing.</p> <p>D2.Eco.11.6-8: Explain how people make financial decisions by evaluating the benefits and costs of different choices.</p> <p>D2.Eco.12.6-8: Evaluate the benefits and costs of using credit.</p> <p>D2.Eco.13.6-8: Evaluate the benefits and costs of different saving and investment choices.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>B3.0: Understand the role of saving and investing in building long-term financial security and wealth.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when analyzing saving, investing, and insurance options.</p>	<p>RI.7.3 / RI.8.3 / RI.11-12.3: Analyze the interactions between individuals and ideas in financial texts (e.g., saving vs. investing).</p> <p>SL.7.1 / SL.8.1 / SL.11-12.1: Engage in collaborative discussions to compare financial decisions.</p> <p>L.7.4 / L.8.4 / L.11-12.4: Determine meanings of domain-specific financial terms (e.g., risk, insurance, ROI).</p>	<p>7.RP.A.3: Use proportional relationships to solve multistep ratio and percent problems (e.g., interest calculations).</p> <p>8.F.B.4: Construct a function to model a linear relationship (e.g., steady savings over time).</p> <p>HS.A-CED.A.1: Create equations to represent financial relationships (e.g., savings growth, interest accumulation).</p>

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Unit Description	Social Studies Standards	C3 Framework and CTE Standards	Common Core ELA	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>7.4.3: Understand how financial systems develop to meet the needs of individuals and communities.</p> <p>8.6.3: Explain the development and functions of financial institutions in U.S. history.</p> <p>12.1.4: Analyze the role of credit, interest, and debt in financial decision-making.</p>	<p>D2.Eco.4.6-8: Explain the roles of institutions such as banks and credit unions in a market economy.</p> <p>D2.Eco.12.6-8: Evaluate the benefits and costs of using credit.</p> <p>D2.Eco.13.6-8: Evaluate the benefits and costs of different saving and investment choices.</p> <p>D2.Eco.14.6-8: Explain how interest rates impact decisions of borrowers and savers.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>B2.2: Explain the advantages and disadvantages of different payment methods, including debit cards, credit cards, and mobile pay.</p> <p>Career Ready Practice 5: Consider the economic, social, and global impacts of decisions related to credit use and financial institutions.</p>	<p>RI.7.3 / RI.8.3 / RI.11-12.3: Analyze the interaction between individuals and institutions in texts about credit and finance.</p> <p>SL.7.1 / SL.8.1 / SL.11-12.1: Engage in discussions to evaluate the risks and benefits of credit.</p> <p>L.7.6 / L.8.6 / L.11-12.6: Use accurate domain-specific vocabulary when discussing credit scores and financial services.</p>	<p>7.RP.A.3: Solve multistep percent problems involving interest and credit balances.</p> <p>8.EE.B.5: Graph proportional relationships like credit interest growth over time.</p> <p>HS.A-REI.B.3: Solve linear equations in one variable (e.g., calculating credit card payoff amounts).</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	C3 Framework and CTE Standards	Common Core ELA	Math
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>7.4.4: Understand the importance of personal budgeting and how individuals plan to meet short- and long-term goals.</p> <p>12.1.3: Analyze how individuals make personal economic choices (e.g., budgeting, saving, investing).</p> <p>12.1.5: Explain how budgeting affects an individual's ability to reach financial goals.</p>	<p>D2.Eco.10.6-8: Explain how personal financial decisions can lead to both risks and benefits.</p> <p>D2.Eco.11.6-8: Explain how people make decisions by comparing the benefits and costs of different choices.</p> <p>D2.Eco.13.6-8: Evaluate the benefits and costs of different saving and investment choices.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>B4.1: Understand the process of creating a personal budget and tracking expenses.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when planning and maintaining a personal budget.</p>	<p>RI.7.3 / RI.8.3 / RI.11-12.3: Analyze interactions between financial decisions and outcomes in budgeting scenarios.</p> <p>SL.7.1 / SL.8.1 / SL.11-12.1: Participate in collaborative discussions on budgeting strategies and goal setting.</p> <p>L.7.6 / L.8.6 / L.11-12.6: Use academic and financial terminology accurately in budget plans and reflections.</p>	<p>7.RP.A.3: Use ratios and percentages to plan budgets and allocate funds across spending categories.</p> <p>8.EE.C.8: Analyze and solve real-world systems of equations (e.g., income vs. expenses).</p> <p>HS.A-CED.A.1: Create equations to represent financial relationships in budgets.</p>

JA Finance Park PBL

<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>7.4.4: Understand the importance of personal budgeting and how individuals plan to meet short- and long-term goals.</p> <p>12.1.3: Analyze how individuals make personal economic choices (e.g., saving, investing, budgeting).</p> <p>12.6.4: Demonstrate the ability to make informed decisions about planning for the future and managing personal finances.</p>	<p>D2.Eco.10.6-8: Explain how personal financial decisions can lead to both risks and benefits.</p> <p>D2.Eco.11.6-8: Use data to analyze the relationship between personal decisions and financial well-being.</p> <p>D2.Eco.13.6-8: Evaluate the benefits and costs of different saving and investment choices.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>B4.1: Understand the process of creating a personal budget and tracking expenses.</p> <p>Career Ready Practice 4: Communicate clearly, effectively, and with reason.</p> <p>Career Ready Practice 5: Consider the environmental, social, and economic impacts of decisions.</p> <p>Career Ready Practice 11: Use creative thinking to solve problems.</p> <p>Career Ready Practice 12: Work productively in teams while integrating cultural/global competence.</p>	<p>RI.7.3 / RI.8.3 / RI.11-12.3: Analyze interactions between individuals and financial choices in informational texts.</p> <p>W.7.2 / W.8.2 / W.11-12.2: Write informative texts that examine financial topics and convey ideas clearly.</p> <p>SL.7.4 / SL.8.4 / SL.11-12.4: Present claims and findings with relevant evidence and sound reasoning during the final presentation.</p> <p>L.7.6 / L.8.6 / L.11-12.6: Use academic vocabulary accurately in financial planning presentations.</p>	<p>7.RP.A.3: Use ratio and percent reasoning to analyze budgets and spending decisions.</p> <p>8.F.B.4: Interpret functions that model financial relationships, such as savings over time.</p> <p>HS.A-CED.A.1: Create equations that model personal financial decisions (e.g., income – expenses = savings).</p> <p>HS.A-REI.D.10: Represent constraints (e.g., income limits) graphically to inform decision-making.</p>
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JA Finance Park PBL

Unit Description	Social Studies Standards	C3 Framework and CTE Standards	Common Core ELA	Math

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. 	<p>12.1.3: Analyze the elements of America’s market economy, including the role of private ownership, the profit motive, and the influence of the labor market.</p> <p>12.2.2: Identify the impact of personal skills and education on future income and career opportunities.</p> <p>12.6.4: Demonstrate decision-making skills in career and education planning (e.g., explore employment and income opportunities by career cluster).</p>	<p>D4.1.9-12: Construct arguments using evidence from multiple sources about decisions individuals face regarding careers.</p> <p>A1.1: Understand how personal skill development, education, and training affect employability and job/career choices.</p> <p>A2.1: Explore the 16 career clusters and the varied pathways within each cluster.</p> <p>Career Ready Practice 7: Act as a responsible citizen in the workplace and the community.</p> <p>Career Ready Practice 10: Plan education and career paths aligned to personal goals.</p>	<p>RI.11-12.7: Integrate and evaluate multiple sources of information presented in different media or formats to inform career planning.</p> <p>W.11-12.2: Write informative texts examining career clusters and how interests and skills align.</p> <p>SL.11-12.1: Initiate and participate in collaborative discussions about career pathways and workforce trends.</p> <p>L.11-12.6: Use general academic and domain-specific words related to employment and career clusters.</p>	<p>HSS.ID.B.6: Represent and analyze data related to career statistics (e.g., average salaries, job growth).</p> <p>HSA.CED.A.1: Create equations or inequalities to represent relationships between education level and potential income.</p> <p>HSF.IF.C.7: Graph functions to model real-world situations involving career earnings over time.</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Theme 1 Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>12.4.1: Describe the basic features of the U.S. labor market, including the types of goods and services produced, the types of skills required, and the effects of rapid technological change.</p>	<p>D2.Eco.2.9-12: Use marginal benefits and marginal costs to construct an argument for or against an approach or solution to an economic issue.</p> <p>B2.2: Understand the impact of taxes and deductions on personal income.</p> <p>B2.4: Analyze an earnings statement (pay stub) to determine net income.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p> <p>Career Ready Practice 5: Consider the economic, social, and global impacts of decisions.</p>	<p>RI.11-12.1: Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text (e.g., interpreting pay stubs and income breakdowns).</p> <p>SL.11-12.1: Initiate and participate effectively in a range of collaborative discussions on financial topics, expressing ideas clearly and building on others' ideas.</p>	<p>HSN.Q.A.1: Use units as a way to understand and interpret gross and net income calculations, including taxes and deductions.</p> <p>HSA.CED.A.1: Create equations and inequalities to represent relationships involving income, taxes, and deductions.</p> <p>HSA.REI.A.1: Solve equations to determine net income after multiple deductions and benefits are applied.</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of postsecondary education, including trade schools and military service. ▪ Identify the income projection for a variety of careers. ▪ Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>12.2.4: Analyze the role of labor, including the law of supply and demand and the influence of education on the earnings of workers.</p>	<p>D2.Eco.1.6-8: Explain how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Eco.3.6-8: Analyze the role of incentives in the decisions people make about saving, investing, and spending.</p> <p>B1.3: Analyze the relationship between education, training, and potential lifetime income.</p> <p>B11.1: Understand how personal skills and lifelong learning contribute to achieving personal, academic, and career goals.</p> <p>Career Ready Practice 1: Apply appropriate technical skills and academic knowledge.</p> <p>Career Ready Practice 10: Plan education and career paths aligned to personal goals.</p>	<p>RI.11-12.7: Integrate and evaluate multiple sources of information in different formats, including quantitative data from the Occupational Outlook Handbook.</p> <p>SL.11-12.4: Present information and findings clearly, concisely, and logically when comparing the ROI of education paths.</p>	<p>HSA.CED.A.1: Create equations to represent ROI calculations comparing education costs and career earnings.</p> <p>HSF.LE.A.1: Distinguish between linear and exponential models to interpret potential career income growth over time.</p> <p>HSS.MD.A.1: Use probability models to evaluate risk and return on different education investments.</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use rational and considered decision-making steps to select financial goals and priorities. ▪ Explain how decisions made today can impact the future 	<p>12.1.2: Analyze the elements of America’s market economy in a global setting, including the role of economic reasoning in financial decision making.</p>	<p>D2.Eco.1.9-12: Analyze how incentives influence choices that may result in policies with a range of costs and benefits for different groups.</p> <p>D2.Eco.2.9-12: Use marginal benefits and marginal costs to construct an argument for or against an approach or solution to an economic issue.</p> <p>B1.1: Understand the concept of a decision-making process in financial planning.</p> <p>B1.2: Understand the relationship between goal setting and decision making as it relates to financial planning.</p> <p>Career Ready Practice 8: Utilize critical thinking to make sense of problems and persevere in solving them.</p>	<p>RI.11-12.3: Analyze complex ideas about decision-making processes and determine their implications for financial well-being.</p> <p>W.11-12.1: Write arguments using valid reasoning and relevant evidence when weighing financial options.</p>	<p>HSA.CED.A.3: Represent constraints with equations and interpret solutions in context when evaluating financial scenarios.</p> <p>HSM.DA.A.1: Summarize, represent, and interpret data on a single count or measurement variable when making financial choices.</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize some of the reasons why people might spend more than they earn. ▪ Identify and use parts of a budget. ▪ List the long-term effects of overspending. 	<p>12.1.4: Explain the role of financial institutions and analyze the benefits and risks of borrowing, investing, and budgeting.</p>	<p>D2.Eco.10.9-12: Use cost-benefit analysis to evaluate fiscal and monetary policy decisions.</p> <p>D2.Eco.1.9-12: Analyze how incentives influence choices that may result in policies with a range of costs and benefits for different groups.</p> <p>B1.3: Understand the importance of managing personal finances to achieve short- and long-term financial goals.</p> <p>B1.5: Understand the budgeting process and how to create and manage a personal budget.</p> <p>Career Ready Practice 6: Demonstrate creativity and innovation in solving problems.</p>	<p>RI.11-12.1: Cite strong and thorough textual evidence to support analysis of financial budgeting principles.</p> <p>SL.11-12.1: Initiate and participate effectively in collaborative discussions evaluating budgeting scenarios.</p>	<p>HSA.REI.D.10: Understand that the graph of an equation in two variables is the set of its solutions, applied to spending and earning scenarios.</p> <p>HSA.CED.A.1: Create equations and inequalities to represent a budget and interpret solutions in context.</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize strategies for managing risk. ▪ List the benefits of having insurance for risk management. ▪ Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. ▪ Compare insurance policies. 	<p>12.1.5: Describe the functions of insurance, including the sharing of risk.</p>	<p>D2.Eco.6.9-12: Generate possible explanations for a government role in markets when market inefficiencies exist.</p> <p>D2.Eco.10.9-12: Use cost-benefit analysis to assess personal financial decisions, including long-term saving and investing.</p> <p>B3.3: Understand the role of insurance in risk management.</p> <p>B3.4: Analyze strategies for managing financial risk, including types of insurance.</p> <p>Career Ready Practice 8: Utilize critical thinking to make sense of problems and persevere in solving them.</p>	<p>RI.11-12.2: Determine two or more central ideas of an informational text and analyze their development over the course of the text (e.g., comparing insurance policies).</p> <p>SL.11-12.4: Present information, findings, and supporting evidence clearly and logically so listeners can follow the line of reasoning.</p>	<p>HSS.MD.A.1: Use probability to evaluate outcomes of decisions related to risk.</p> <p>HSA.CED.A.1: Create equations that model insurance premium costs and coverage value comparisons.</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit 	<p>12.1.4: Analyze the role of investment in building wealth and planning for retirement.</p>	<p>D2.Eco.10.9-12: Use cost-benefit analysis to assess personal financial decisions, including long-term saving and investing.</p> <p>D2.Eco.13.9-12: Evaluate the risks and benefits of different investment tools, including retirement accounts.</p> <p>B1.3: Analyze the impact of investments, savings, and interest rates on personal financial planning.</p> <p>B2.2: Compare investment options and create a personal investment portfolio.</p> <p>Career Ready Practice 5: Consider the environmental, social, and economic impacts of decisions.</p>	<p>RI.11-12.7: Integrate and evaluate multiple sources of information presented in different media or formats (e.g., charts, graphs, tables) related to investments.</p> <p>SL.11-12.1: Initiate and participate effectively in a range of collaborative discussions on financial topics, including building an investment portfolio.</p>	<p>HSA.REI.D.10: Understand that the graph of an equation in two variables is the set of all its solutions (e.g., modeling investment growth over time).</p> <p>HSS.IC.B.6: Evaluate reports based on data, including investment performance comparisons.</p>

JA Finance Park Advanced

Unit Description and Objectives	Social Studies Standards	C3 Framework and CTE Standards	English Language Arts	Math
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify key learnings from the JA Finance Park simulation. ▪ Analyze and apply lessons learned to future career and money management goals. 	<p>12.1.1: Analyze the relationship among scarcity, choice, opportunity cost, and economic decision making.</p> <p>12.4.1: Explain the role of the financial markets in the economy and identify different types of investments and savings tools.</p>	<p>D2.Eco.1.9-12: Analyze how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Eco.2.9-12: Use marginal benefits and marginal costs to construct an argument for or against an approach or solution to an economic issue.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>B6.4: Develop personal financial plans using financial tools.</p> <p>Career Ready Practice 11: Use technology to enhance productivity.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p>	<p>W.11-12.4: Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience (e.g., simulation reflection essay or future goal-setting).</p> <p>SL.11-12.1: Engage in collaborative discussions to evaluate financial decisions made during the simulation and how they relate to real life.</p>	<p>HSA.CED.A.1: Create equations that describe financial relationships (e.g., balancing a budget or investment strategy).</p> <p>HSS.MD.A.1: Use statistics to analyze and reflect on decision-making outcomes from the simulation (e.g., comparing budgets, spending, savings).</p>

JA Finance Park Advanced Extension Activities

Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
Theme One: Employment and Income				
<p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the characteristics of a successful entrepreneur. ▪ Examine personal entrepreneurial qualifications and characteristics. ▪ Develop a plan for building entrepreneurial skills. 	<p>12.1.4: Evaluate the role of entrepreneurs in a free-market economy, including the recognition of market opportunities and the willingness to take risks to develop and market new goods and services.</p>	<p>D2.Eco.6.9-12: Evaluate the benefits and costs of entrepreneurship for individuals, businesses, and society.</p> <p>D2.Eco.1.9-12: Analyze how incentives influence choices that may result in policies with a range of costs and benefits for different groups.</p> <p>B5.1: Understand entrepreneurship and recognize characteristics and skills of successful entrepreneurs.</p> <p>B5.3: Explore personal characteristics needed for success in an entrepreneurial career.</p> <p>Career Ready Practice 1: Apply appropriate technical skills and academic knowledge.</p> <p>Career Ready Practice 4: Communicate clearly, effectively, and with reason.</p> <p>Career Ready Practice 9: Model integrity, ethical leadership, and effective management.</p>	<p>W.11-12.2: Write informative texts to examine and convey entrepreneurial ideas clearly and accurately.</p> <p>SL.11-12.4: Present information and findings on entrepreneurial self-assessments and improvement plans.</p>	<p>N/A</p>

JA Finance Park Advanced Extension Activities

Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. Develop a plan for preparing for job loss. Identify professional development and job retraining opportunities to help when job loss happens. 	<p>12.4.1: Analyze the effects of changes in supply and demand on the equilibrium price and quantity.</p> <p>12.6.4: Analyze the factors that cause changes in job markets, including the effects of globalization, automation, and economic downturns.</p>	<p>D2.Eco.7.9-12: Analyze how changes in supply and demand, as well as global and technological developments, affect labor markets.</p> <p>B11.2: Analyze current and emerging economic, political, and technological trends affecting the workplace.</p> <p>Career Ready Practice 3: Develop an education and career plan aligned with personal goals.</p> <p>Career Ready Practice 7: Employ valid and reliable research strategies.</p>	<p>RI.11-12.3: Analyze a complex set of ideas and explain how they interact in a text (e.g., economic and social causes of job loss).</p> <p>W.11-12.1: Write arguments to support claims with evidence (e.g., in developing a preparedness plan for job loss).</p> <p>SL.11-12.1: Initiate and participate in collaborative discussions on employment challenges and job readiness.</p>	<p>HSS.ID.C.9: Distinguish between correlation and causation in factors affecting employment.</p> <p>HSA.CED.A.3: Represent constraints in job loss planning (e.g., budget limits, retraining time) using equations or inequalities.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>12.3.3: Discuss the individual’s legal obligations to obey the law, serve as a juror, and pay taxes.</p> <p>12.7.5: Describe how individual responsibility and workplace ethics contribute to the success of businesses and society.</p>	<p>D2.Civ.7.9-12: Apply civic virtues and democratic principles when working with others.</p> <p>D2.Eco.2.9-12: Use marginal benefits and marginal costs to construct an argument for or against an approach or solution to an economic issue.</p> <p>B3.1: Understand the personal traits, behaviors, and skills needed for success in the workplace.</p> <p>B3.3: Demonstrate behaviors consistent with workplace expectations (e.g., punctuality, initiative, respect).</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p> <p>Career Ready Practice 8: Act as a responsible citizen in the workplace and community.</p> <p>Career Ready Practice 9: Model integrity, ethical leadership, and effective management.</p>	<p>RI.11-12.1: Cite strong textual evidence to support analysis of employee behavior and workplace expectations.</p> <p>W.11-12.3: Write narratives to develop real or imagined experiences addressing workplace choices or ethical dilemmas.</p> <p>SL.11-12.4: Present information clearly and persuasively in mock interview responses or peer discussions.</p>	<p>N/A</p>

JA Finance Park Advanced Extension Activities

Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the purpose of the W-4 form. Examine the employee sections of the W-4 form 	<p>12.6.5: Explain how the federal government is funded and how individual taxes (e.g., income tax, Social Security) contribute to funding public services.</p> <p>12.7.6: Describe the impact of government taxation on personal income and financial planning.</p>	<p>D2.Eco.10.9-12: Use cost-benefit analysis to assess personal financial decisions, including taxes, savings, and retirement.</p> <p>D2.Civ.13.9-12: Evaluate public policies in terms of intended and unintended outcomes.</p> <p>B2.1: Understand the fundamental principles of personal finance and economics, including the role of government in financial decision-making.</p> <p>B2.5: Understand the purpose and impact of various types of taxes (e.g., income, sales, property).</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p> <p>Career Ready Practice 11: Use technology to enhance productivity in completing workplace tasks.</p>	<p>RI.11-12.3: Analyze a complex set of steps (e.g., completing a W-4 form) to explain how they relate to one another.</p> <p>W.11-12.7: Conduct research using the IRS website to gather information about tax forms.</p> <p>SL.11-12.1: Participate in collaborative discussions about tax withholding and its implications.</p>	<p>HSA-CED.A.1: Create equations to represent real-world tax withholding situations.</p> <p>HSA-REI.D.11: Solve equations and interpret the results in terms of tax estimation and income planning.</p> <p>HSN-Q.A.1: Use units to understand problems involving income and tax withholding.</p>
<p>Theme Two: Employment and Education</p>				

JA Finance Park Advanced Extension Activities

Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. 	<p>12.6.4: Describe the role of government assistance programs and student financial aid in supporting access to postsecondary education.</p> <p>12.7.5: Identify the factors involved in long-term financial planning, including student loans, financial aid, and budgeting for college.</p>	<p>D2.Eco.10.9-12: Use benefit-cost analysis to evaluate personal financial decisions.</p> <p>D2.Eco.13.9-12: Evaluate the benefits and potential risks of different types of financial aid.</p> <p>B2.3: Understand the process and responsibilities of borrowing and repaying student loans.</p> <p>B2.6: Understand various sources of financial aid, including scholarships, grants, and loans.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills.</p> <p>Career Ready Practice 4: Communicate clearly and effectively and with reason.</p> <p>Career Ready Practice 6: Demonstrate creativity and innovation (in planning and taking initiative, such as creating an action plan).</p>	<p>RI.11-12.7: Integrate and evaluate multiple sources of information in diverse formats, including FAFSA.gov.</p> <p>W.11-12.2: Write informative texts to explain how to complete the FAFSA and plan for college financing.</p> <p>SL.11-12.1: Initiate and participate in collaborative discussions to develop an action plan for applying for aid.</p>	<p>HSN-Q.A.1: Use units consistently in interpreting financial aid award amounts and cost of attendance.</p> <p>HSA-CED.A.1: Create equations to model the financial gap after aid is applied.</p> <p>HSA-REI.D.11: Solve equations and interpret their solutions in terms of aid eligibility and student contribution.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities ▪ Develop a SMART goal to help achieve a chosen career. 	<p>12.2.1: Understand how the role of a productive workforce contributes to economic growth.</p> <p>12.2.5: Know the effects of changes in income and employment on economic decisions.</p>	<p>D2.Eco.1.9-12: Analyze how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>B11.1: Understand how career choices, education, and skills affect employment and income.</p> <p>B11.2: Know how to assess personal skills, interests, and abilities and relate them to current and future career choices.</p> <p>Career Ready Practice 1: Apply appropriate technical and academic skills.</p> <p>Career Ready Practice 10: Plan education and career paths aligned to personal goals.</p> <p>Career Ready Practice 11: Use technology to enhance productivity (when using digital tools for career research or planning).</p> <p>Career Ready Practice 12: Act as a responsible and contributing citizen and employee.</p>	<p>RI.11-12.7: Integrate and evaluate multiple sources of information presented in different media or formats to support decision making.</p> <p>SL.11-12.1: Initiate and participate effectively in a range of collaborative discussions on career planning and goal setting.</p> <p>W.11-12.4: Produce clear and coherent writing (e.g., a SMART goal plan) appropriate to task, purpose, and audience.</p>	<p>N-Q.1: Use units as a way to understand problems involving financial planning and projections.</p> <p>A-CED.1: Create equations that describe relationships between quantities (e.g., time and income projections tied to goals).</p> <p>F-IF.4: Interpret functions that model a relationship between career milestones and income growth.</p>

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses 	<p>12.2.1: Understand how the role of a productive workforce contributes to economic growth.</p> <p>12.2.5: Know the effects of changes in income and employment on economic decisions.</p>	<p>D2.Eco.1.9-12: Analyze how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D4.2.9-12: Construct explanations using sound reasoning, correct sequence, examples, and details with significant and pertinent information and data.</p> <p>B11.2: Know how to assess personal skills, interests, and abilities and relate them to current and future career choices.</p> <p>B11.3: Understand the importance of academic and career planning and decision-making.</p> <p>Career Ready Practice 1: Apply appropriate technical and academic skills.</p> <p>Career Ready Practice 10: Plan education and career paths aligned to personal goals.</p>	<p>RI.11-12.1: Cite strong and thorough textual evidence to support analysis of what admissions factors matter and how they apply.</p> <p>W.11-12.2: Write informative texts (e.g., personal academic reflections or college readiness plans) to examine and convey complex ideas clearly.</p> <p>SL.11-12.4: Present information, findings, and evidence clearly to support success strategies and course planning.</p>	<p>A-CED.1: Create equations to model GPA calculations based on course grades.</p> <p>N-Q.1: Use units (e.g., GPA points) to understand how different course loads impact GPA and scholarship eligibility.</p> <p>F-IF.4: Interpret functions that model relationships between academic effort and GPA over time.</p>

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the options available upon receiving a financial aid award letter. Analyze the parts of a financial aid award letter. Identify effective strategies for negotiating additional financial aid. 	<p>12.2.1: Understand how the role of a productive workforce contributes to economic growth.</p> <p>12.2.5: Know the effects of changes in income and employment on economic decisions.</p> <p>12.6.1: Identify and describe the ways in which the U.S. government supports economic well-being (e.g., student loans, education grants).</p>	<p>D4.2.9-12: Construct explanations using sound reasoning, correct sequence, examples, and details with significant and pertinent information and data.</p> <p>D2.Eco.1.9-12: Analyze how incentives influence choices that may result in policies with a range of costs and benefits for different groups.</p> <p>B1.4: Understand the impact of financial planning on career and life goals.</p> <p>B6.1: Understand budgeting and spending practices, including interpreting financial documents.</p> <p>Career Ready Practice 6: Demonstrate creativity and innovation.</p> <p>Career Ready Practice 10: Plan education and career paths aligned to personal goals.</p>	<p>RI.11-12.1: Cite strong and thorough textual evidence to analyze parts of a financial aid letter.</p> <p>RI.11-12.4: Determine the meaning of terms like “grants,” “loans,” and “work-study” in context.</p> <p>SL.11-12.1: Engage in collaborative discussions about financial aid options and strategies for negotiation.</p> <p>W.11-12.1: Write a persuasive message or script to request additional aid or explain financial need.</p>	<p>A-CED.1: Create equations to determine the total net cost of college after aid.</p> <p>F-IF.4: Interpret functions that model the relationship between aid received and remaining financial responsibility.</p> <p>N-Q.1: Use quantitative reasoning to compare aid packages and make financially informed decisions.</p>

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify a savings goal and plan. Contrast grants and scholarships with student loans. Explain the responsibilities associated with student loan debt. 	<p>12.2.1: Understand how the role of a productive workforce contributes to economic growth.</p> <p>12.6.1: Identify and describe the ways in which the U.S. government supports economic well-being (e.g., student loans, education grants).</p> <p>12.2.5: Know the effects of changes in income and employment on economic decisions.</p>	<p>D2.Eco.1.9-12: Analyze how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Eco.6.9-12: Generate possible explanations for a government role in markets when market outcomes fail to achieve society's goals or create positive externalities (e.g., student aid programs).</p> <p>B1.4: Understand the impact of financial planning on career and life goals.</p> <p>B6.2: Understand the benefits of saving and investing for future education or training.</p> <p>Career Ready Practice 10: Plan education and career paths aligned to personal goals.</p> <p>Career Ready Practice 11: Use technology to enhance productivity.</p>	<p>RI.11-12.1: Cite strong and thorough textual evidence when comparing types of postsecondary funding.</p> <p>RI.11-12.7: Integrate and evaluate multiple sources of information (e.g., FAFSA, scholarship databases).</p> <p>SL.11-12.1: Engage in collaborative discussions about the implications of student debt and financial planning.</p> <p>W.11-12.2: Write explanatory texts detailing saving strategies or comparing loan options.</p>	<p>A-CED.1: Create equations to represent total cost of postsecondary education with/without aid.</p> <p>F-IF.4: Interpret functions showing long-term repayment of loans and compare financial scenarios.</p> <p>N-Q.2: Define appropriate quantities for calculating savings goals and loan obligations.</p>
<p>Theme Three: Financial Responsibility and Decision Making</p>				

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare benefits of buying and leasing a car. Identify costs associated with buying and owning a car. Explain benefits of buying new and used cars. Analyze costs and features of several vehicles to identify the best car for one's needs. 	<p>12.1.1: Understand how scarcity requires individuals to make choices and how those choices involve opportunity costs.</p> <p>12.2.4: Evaluate how individual and household choices influence broader economic outcomes (e.g., car loans, insurance).</p> <p>12.4.1: Explain the importance of informed consumer decisions and the role of research in financial transactions.</p>	<p>D2.Eco.10.9-12: Use cost-benefit analysis to assess personal financial decisions, including purchasing durable goods such as automobiles.</p> <p>D2.Eco.13.9-12: Evaluate the risks and benefits of different credit and loan options when making major purchases.</p> <p>B2.2: Understand the impact of personal financial decisions on short- and long-term financial goals (e.g., loans, car ownership).</p> <p>B5.2: Compare different types of credit and loans for major purchases, including terms and conditions.</p> <p>Career Ready Practice 3: Develop an understanding of personal finance to make informed decisions about spending, saving, credit use, and investing.</p>	<p>RI.11-12.1: Cite evidence to compare car-buying options using informational texts.</p> <p>RI.11-12.7: Evaluate multiple sources (e.g., dealer brochures, car reviews, financing terms) in decision-making.</p> <p>W.11-12.2: Write explanatory texts to convey comparisons between buying, leasing, or owning a car.</p> <p>SL.11-12.1: Initiate and participate in discussions evaluating vehicle choices and associated costs.</p>	<p>A-CED.1: Create equations to calculate total cost of a vehicle, including interest and insurance.</p> <p>A-REI.3: Solve equations representing car loan payments.</p> <p>N-Q.1: Use units to calculate and interpret car loan terms, fuel costs, and depreciation.</p> <p>F-IF.4: Interpret functions representing total cost of ownership over time.</p>

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare cost of living in different states. Discover the different median wage for different states and occupations. Make a four-step plan for the future. 	<p>12.1.2: Analyze the impact of supply and demand on wages and prices.</p> <p>12.2.1: Understand how changes in the labor market, including geographic location, influence income.</p> <p>12.6.2: Describe the impact of income, taxation, and regional cost of living on financial decision-making.</p>	<p>D2.Eco.1.9-12: Analyze how incentives influence choices that may result in policies with a range of costs and benefits for different groups.</p> <p>D2.Eco.6.9-12: Generate possible explanations for a government role in the economy, and evaluate the merits of each.</p> <p>D2.Eco.11.9-12: Use economic indicators (e.g., cost of living, wage data) to analyze the economic conditions of a region or nation.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>B4.2: Analyze how different income levels and geographic locations influence lifestyle and consumer choices.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills to investigate how location affects financial decisions.</p>	<p>RI.11-12.7: Integrate and evaluate multiple sources of information (e.g., cost comparison tools, wage data).</p> <p>W.11-12.1: Write arguments using wage and cost-of-living data to justify career or relocation decisions.</p> <p>SL.11-12.4: Present findings comparing regional cost of living and career options using relevant evidence.</p>	<p>N-Q.1: Use units to calculate monthly expenses based on location-specific cost of living.</p> <p>F-IF.4: Interpret graphs comparing wages and cost trends across regions.</p> <p>A-CED.2: Create equations that reflect budgeting constraints based on income and housing costs in different areas.</p> <p>S-ID.1: Analyze and interpret data sets comparing cost of living and income by location.</p>

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the effects of late or missed payments. Explain the effect of debts on a person's net worth. Distinguish between good use and misuse of credit cards. 	<p>12.1.1: Describe the role of financial institutions and the importance of credit in a market economy.</p> <p>12.2.4: Analyze the economic impact of personal debt and financial mismanagement on individuals and society.</p>	<p>D2.Eco.6.9-12: Generate possible explanations for a government role in the economy, and evaluate the merits of each.</p> <p>D2.Eco.10.9-12: Use cost-benefit analysis to assess personal financial decisions, including long-term saving and investing.</p> <p>D2.Eco.13.9-12: Evaluate the risks and benefits of different investment and credit options, including credit cards and loans.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>B5.1: Analyze how credit and debt impact an individual's financial plan.</p> <p>Career Ready Practice 3: Develop and apply critical thinking and problem-solving skills to maintain financial health and avoid unnecessary debt.</p>	<p>RI.11-12.1: Cite strong textual evidence when analyzing the impact of debt and credit on financial planning.</p> <p>W.11-12.2: Write informative texts to explain strategies for responsible credit use.</p> <p>SL.11-12.1: Engage in discussions about credit management, debt avoidance, and financial goals.</p>	<p>A-REI.3: Solve equations related to interest, balances, and debt payoff timelines.</p> <p>F-IF.7: Graph functions representing credit card balances and interest accumulation over time.</p> <p>S-ID.6: Use statistical methods to compare long-term impacts of different debt management strategies.</p>

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. 	<p>12.3.1: Describe the basic principles of the U.S. economic system, including the role of charitable giving in a mixed economy.</p> <p>12.6.5: Evaluate the role of philanthropy and nonprofit organizations in a democratic society.</p>	<p>D2.Eco.1.9-12: Analyze how economic decisions affect the well-being of individuals, businesses, and society.</p> <p>D2.Eco.6.9-12: Generate possible explanations for a government role in the economy, and evaluate the merits of each.</p> <p>D2.Civ.14.9-12: Analyze historical, contemporary, and emerging means of civic engagement.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>Career Ready Practice 1: Apply appropriate academic and technical skills, including responsible financial decision-making.</p> <p>Career Ready Practice 7: Act as a responsible citizen in the workplace and the community, including philanthropic and civic engagement.</p>	<p>RI.11-12.1: Cite evidence in informational texts about charitable giving and its social impact.</p> <p>W.11-12.1: Write arguments to support claims about the role of philanthropy in a financial plan.</p> <p>SL.11-12.1: Participate in discussions about ethical financial planning and the role of giving.</p>	<p>F-BF.1: Build functions to model the effect of charitable giving on a personal budget.</p> <p>S-MD.7: Analyze expected value in scenarios involving charitable deductions and tax benefits.</p> <p>A-SSE.1: Interpret expressions that represent charitable contributions as a percent of income.</p>

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. 	<p>12.1.4: Analyze the economic role of planning and goal setting in achieving financial independence.</p> <p>12.3.2: Identify personal financial planning strategies that promote financial security and success.</p>	<p>D2.Eco.1.9-12: Analyze how choices made today influence future opportunities, including long-term financial goals.</p> <p>D2.Eco.10.9-12: Use cost-benefit analysis to assess personal financial decisions, including long-term saving and investing.</p> <p>B6.1: Understand the process of setting personal financial goals and developing plans to achieve them.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when planning for long-term financial goals like retirement or saving for college.</p>	<p>RI.11-12.1: Cite strong and thorough textual evidence in support of financial planning strategies.</p> <p>W.11-12.2: Write informative texts to convey clear ideas about achieving financial goals.</p> <p>SL.11-12.1: Engage in collaborative discussions about setting and achieving personal financial goals.</p>	<p>F-IF.4: Interpret functions modeling growth of savings toward a financial goal.</p> <p>A-CED.1: Create equations to represent income, savings, and time needed to meet a financial target.</p> <p>A-REI.3: Solve linear equations and inequalities representing budgeting and goal planning.</p>

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain what taxes are used for. ▪ Recognize different types of taxes. ▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>12.1.5: Describe the different types of taxes (e.g., income, sales, property) and the economic implications of each.</p> <p>12.3.1: Explain how taxation affects decisions made by individuals and businesses.</p>	<p>D2.Eco.4.9-12: Evaluate the impact of policies on the economy at the local, state, tribal, national, and international levels.</p> <p>D2.Eco.5.9-12: Describe the consequences of government policies on consumer and business behavior.</p> <p>B5.1: Understand the impact of taxes (income, property, sales) on personal financial planning.</p> <p>Career Ready Practice 5: Consider the environmental, social, and economic impacts of decisions.</p>	<p>RI.11-12.3: Analyze the impact of specific tax-related concepts on financial decision making.</p> <p>W.11-12.1: Write arguments using evidence to support views on taxation and personal finance.</p> <p>SL.11-12.4: Present claims and findings on how different taxes influence financial choices.</p>	<p>A-CED.2: Create equations that represent the impact of taxes on purchases and property ownership.</p> <p>F-IF.7: Graph functions representing tax rates and total costs over time.</p> <p>N-Q.1: Use units to analyze and interpret tax-related numerical data in real-world contexts.</p>
<p>Theme Four: Planning and Money Management</p>				

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explore different payment types, and classify the pros and cons of using payment apps. Identify potential security issues with using payment apps. Analyze how to use a payment app to manage spending. 	<p>12.1.5: Describe the different types of taxes (e.g., income, sales, property) and the economic implications of each.</p> <p>12.2.2: Discuss the rights and responsibilities of consumers, including issues of financial privacy and security in digital transactions.</p>	<p>D2.Eco.6.9-12: Generate possible explanations for a government role in markets when market inefficiencies exist.</p> <p>D2.Eco.13.9-12: Evaluate the impact of innovation and technology on personal financial decision-making.</p> <p>B6.1: Identify various types of financial services and providers, including digital platforms, and analyze their features and potential risks.</p> <p>Career Ready Practice 4: Communicate clearly and effectively and with reason.</p>	<p>RI.11-12.7: Integrate and evaluate multiple sources of information in diverse formats (e.g., online apps, financial websites) to understand financial technology.</p> <p>SL.11-12.1: Initiate and participate effectively in a range of collaborative discussions on financial technologies and their implications.</p> <p>W.11-12.2: Write informative texts to examine the function, risks, and benefits of using payment apps.</p>	<p>N-Q.2: Define appropriate quantities for the purpose of modeling in digital payment tracking.</p> <p>A-REI.3: Solve multi-step real-world problems involving electronic transaction balances and account limits.</p> <p>S-ID.1: Represent data on the use and impact of different payment types (e.g., frequency, average spending, fraud incidence).</p>
<p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p> <p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal 	<p>12.1.1: Examine the relationship of personal income, savings, and spending to economic decision-making.</p> <p>12.3.1: Analyze the factors that influence spending decisions, including budgeting for short-term goals.</p>	<p>D2.Eco.10.9-12: Use cost-benefit analysis to make informed financial decisions.</p> <p>B6.3: Develop a personal budget that includes saving, planned spending, and long-term financial goals.</p> <p>Career Ready Practice 1: Apply appropriate technical skills to achieve financial goals responsibly.</p>	<p>RI.11-12.1: Cite strong textual evidence to support budgeting decisions for real-life scenarios.</p> <p>W.11-12.2: Write informative texts explaining a savings plan or budget strategy.</p> <p>SL.11-12.4: Present a personal financial goal and budget clearly, logically, and persuasively.</p>	<p>N-Q.1: Use units to understand quantities related to income, expenses, and time-based budgeting.</p> <p>A-CED.1: Create equations and inequalities to represent constraints in personal budgets.</p> <p>F-IF.4: Interpret functions modeling real-world financial relationships, such as money saved over time.</p>

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Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency. Analyze how saving for an emergency fund can impact a monthly budget. 	<p>12.1.1: Examine the relationship of personal income, savings, and spending to economic decision-making.</p> <p>12.3.1: Analyze the role of planning and saving for future financial security, including the importance of an emergency fund.</p>	<p>D2.Eco.10.9-12: Use cost-benefit analysis to assess trade-offs involved in emergency savings decisions.</p> <p>B6.2: Understand the need for savings and an emergency fund.</p> <p>Career Ready Practice 2: Communicate clearly, effectively, and with reason when making financial decisions.</p>	<p>RI.11-12.3: Analyze how individuals respond to unexpected events in informational texts (e.g., emergency spending scenarios).</p> <p>W.11-12.1: Write arguments evaluating whether specific expenses justify using an emergency fund.</p> <p>SL.11-12.1: Engage in discussions evaluating emergency savings plans and how they affect financial health.</p>	<p>A-CED.2: Create equations that represent budgeting constraints with and without emergency savings.</p> <p>N-Q.1: Use quantitative reasoning to assess the impact of emergency expenses on a budget.</p> <p>F-IF.6: Calculate the effect of regular contributions to an emergency fund over time.</p>
<p>Theme Five: Risk Management and Insurance</p>				
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p> <p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>12.1.1: Examine the relationship of personal income, savings, and spending to economic decision-making.</p> <p>12.1.4: Evaluate the costs and benefits of using credit and insurance.</p>	<p>D2.Eco.7.9-12: Analyze the role of innovation and technology in the provision of goods and services.</p> <p>D2.Eco.10.9-12: Use cost-benefit analysis to assess personal financial decisions, including insurance choices.</p> <p>B6.3: Understand the types and purposes of insurance and the role insurance plays in personal financial planning.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when evaluating risk and selecting insurance.</p>	<p>RI.11-12.1: Cite textual evidence to support an analysis of different insurance types and their financial implications.</p> <p>W.11-12.2: Write informative texts explaining how auto insurance works and how to reduce costs.</p> <p>SL.11-12.1: Participate in collaborative discussions to compare different auto insurance scenarios and evaluate risk mitigation strategies.</p>	<p>A-CED.1: Create equations that calculate premium costs based on risk factors and deductible amounts.</p> <p>F-IF.4: Interpret functions representing changes in insurance costs over time.</p> <p>N-Q.2: Define appropriate quantities to compare the cost of different insurance policies.</p>

JA Finance Park Advanced Extension Activities

Extension Details	Social Studies Standards	C3 Framework and CTE Standards	English/Language Arts	Math
<p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the expenses associated with taking out a mortgage. ▪ Differentiate among different types of mortgages. 	<p>12.1.1: Examine the relationship of personal income, savings, and spending to economic decision-making.</p> <p>12.1.2: Analyze the elements of a personal budget and the role of income, savings, and credit in achieving financial goals.</p> <p>12.1.4: Evaluate the costs and benefits of using credit and insurance.</p>	<p>D2.Eco.10.9-12: Use cost-benefit analysis to evaluate credit options and mortgage terms.</p> <p>D2.Eco.13.9-12: Evaluate the risks and benefits of different credit and loan options, including mortgages.</p> <p>B6.2: Understand credit and debt, and the importance of maintaining good credit, including types of loans such as mortgages.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when making informed long-term financial decisions.</p>	<p>RI.11-12.1: Cite strong textual evidence in analyzing explanations of mortgage terms and housing finance options.</p> <p>W.11-12.2: Write explanatory texts describing mortgage options and evaluating their pros and cons.</p> <p>SL.11-12.1: Engage in collaborative discussions to evaluate and compare different mortgage types.</p>	<p>A-CED.1: Create equations to determine monthly mortgage payments based on principal, interest, taxes, and insurance (PITI).</p> <p>F-IF.4: Interpret functions showing how payments or interest accumulate over time under different mortgage structures.</p> <p>N-Q.1 / N-Q.2: Use quantitative reasoning to compare loan types and evaluate real-world affordability.</p>
<p>Theme 6: Investing</p>				

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<p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. Identify factors that affect stocks and the stock market. List strategies for smart investing. 	<p>12.1.1: Examine the relationship of personal income, savings, and spending to economic decision-making.</p> <p>12.1.2: Analyze the elements of a personal budget and the role of income, savings, and credit in achieving financial goals.</p> <p>12.1.4: Evaluate the costs and benefits of using credit and investments.</p>	<p>D2.Eco.10.9-12: Use cost-benefit analysis to assess personal investment options and strategies.</p> <p>D2.Eco.13.9-12: Evaluate the risks and benefits of different investment tools, including stocks.</p> <p>B1.2: Understand personal and business financial management and responsibility, including the nature of investments and their role in financial planning.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when evaluating investment opportunities.</p>	<p>RI.11-12.2: Determine central ideas and supporting details from articles and reports about stock investing.</p> <p>W.11-12.1: Write arguments or informational texts evaluating investment strategies.</p> <p>SL.11-12.1: Participate in discussions evaluating investment options and stock market scenarios.</p>	<p>A-CED.1: Create equations and inequalities to calculate investment growth.</p> <p>F-LE.1: Distinguish between linear and exponential models of stock price growth.</p> <p>S-ID.6: Use graphs to compare stock performance over time and make investment decisions.</p>

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<p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>12.1.1: Examine the relationship of personal income, savings, and spending to economic decision-making.</p> <p>12.1.2: Analyze the elements of a personal budget and the role of income, savings, and credit in achieving financial goals.</p> <p>12.1.4: Evaluate the costs and benefits of using credit and investments.</p> <p>12.3.1: Analyze the factors that influence personal income, including education, skills, and career choices, and how they relate to long-term planning such as retirement.</p>	<p>D2.Eco.10.9-12: Use cost-benefit analysis to assess personal financial decisions, including long-term saving and investing.</p> <p>D2.Eco.13.9-12: Evaluate the risks and benefits of different investment tools, including retirement accounts.</p> <p>B1.0: Understand personal and business financial management and responsibility, including the nature of budgets, income, credit, investments, and insurance.</p> <p>Career Ready Practice 2: Apply appropriate academic and technical skills when planning for long-term financial goals like retirement.</p>	<p>RI.11-12.1: Cite strong textual evidence to support analysis of informational texts about retirement planning.</p> <p>W.11-12.2: Write explanatory texts that convey ideas and information clearly about retirement options and long-term planning.</p> <p>SL.11-12.1: Engage in collaborative discussions to evaluate various retirement saving strategies.</p>	<p>A-CED.2: Create equations representing retirement investment scenarios using compound interest.</p> <p>F-BF.1: Build functions to model retirement account growth over time.</p> <p>F-LE.2: Construct linear and exponential functions to model and compare retirement savings outcomes.</p>