

A Correlation:

Kentucky

Academic Standards

and

Junior Achievement

Experiential Learning Center Programs



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Kentucky Academic Standards for [Career Studies and Financial Literacy](#)

Kentucky Academic Standards for [Mathematics](#)

Kentucky Academic Standards for [Reading and Writing](#)

Kentucky Academic Standards for [Social Studies](#)

Overview

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

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

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

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The [*JA Finance Park Entry Level*](#) curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The [*JA Finance Park Advanced*](#) curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. *JA Finance Park Advanced* offers a teacher-led blended classroom curriculum with a number of optional [self-guided extension activities](#). *JA Finance Park Entry Level* offers these implementation options:

- [*JA Finance Park Entry Level*](#) traditional classroom format - educator-led presentation
- [*JA Finance Park Project-Based Learning \(PBL\)*](#) format - structured to include student group and independent work and a culminating project

All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually.

JA BizTown®

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Unit 1: Financial Literacy			
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning <i>JA BizTown</i> curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p>	<p>CIVICS</p> <p>4.C.RR.1 Describe the importance of civic participation, and locate examples in past and current events.</p> <p>4.C.PR.1 Describe the processes people use to change rules and laws.</p> <p>5.C.CP.2 Analyze the structure of the U.S. government, including separation of power and its system of checks and balances.</p> <p>5.C.CP.3 Describe how the Constitution of the United States upholds popular sovereignty, ensures rule of law and establishes a federal system.</p> <p>5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship.</p> <p>5.C.CV.1 Describe the democratic principles of equality before the law, inalienable rights, consent of the governed and right to alter or abolish the government.</p> <p>HISTORY</p> <p>5.H.CH.1 Describe the impact of fundamental documents on the development of the United States.</p>	<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.2 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4</p>
<p>Unit 1: Session 1: Financial Services</p> <p>This lesson enables students to learn about services provided by financial institutions and discover the connection between spending and having money in the bank.</p>	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p>	<p>ECONOMICS</p> <p>6.E.MI.2 Predict and analyze unintended costs and benefits of economic decisions.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.2 RI.5.4 RI.6.4</p>

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Students will: <ul style="list-style-type: none"> Describe financial institutions as the center of <i>JA BizTown's</i> economy. Define private property and its importance in our economy. Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. Recognize the purpose for, and demonstrate how to complete, a bank account application. 	Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	CIVICS 5.C.CV.1 Describe the democratic principles of equality before the law, inalienable rights, consent of the governed and right to alter or abolish the government.	Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4
Unit 1: Session 1 (Optional) Application 1: Banking Bingo Work in teams to play Banking Bingo on financial services. Students will: <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	ESSENTIAL SKILLS Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	NA	Reading Informational Text RI.4.1 RI.4.4 RI.5.1 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4
Unit 1: Session 1 (Optional) Application 2: Choosing a Financial Institution Review different types of financial institutions and what services they offer. Students will: <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.	NA	Reading Informational Text RI.4.1 RI.4.4 RI.5.1 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.3

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	<p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).</p>		<p>L.5.4 L.6.3 L.6.4</p>
<p>Unit 1: Session 1: (Optional) Extension 1: Bank Teller Computations</p> <p>Practice banking skills by completing bank transactions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).</p>	<p>NA</p>	<p>Reading Informational Text RI.4.1 RI.4.4 RI.5.1 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4</p> <p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>
<p>Unit 1: Session 1: (Optional) Extension 2: Private Property</p> <p>Discover the meaning of private property by connecting personal cookies to private property.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p>	<p>NA</p>	<p>Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4</p>

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<p>Unit 1: Session 2: Earn, Save, and Spend</p> <p>This lesson enables students to learn how to manage a savings account and a checking account in preparation for their JA BizTown visit. Students learn what a paycheck is, practice endorsing and depositing a paycheck, and play a game to make saving and spending decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. State how the U.S. Constitution provides the right to keep private property. Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding money Describe the consequences of insufficient funds. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>CAREERS</p> <p>Exploration C.I.1 Explain why people need to work (e.g., earn money, contribute to society, develop identity as a worker, enhance self-esteem to meet basic needs (food, clothing, shelter) and for personal satisfaction and enjoyment).</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income FL.M.2 Explain how income can be earned (e.g., wages, commission) or unearned (e.g., interest, capital gains).</p> <p>Saving & Investing FL.I.8 Explain how investing puts money to work to earn more money for the future.</p> <p>Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).</p>	<p>ECONOMICS 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>CIVICS 4.C.CV.1 Assess the ability of various forms of government to foster civic virtues and uphold democratic principles. 4.C.KGO.1 Explain how the development of rules improves communities and attempts to meet the needs of citizens.</p>	<p>Reading Informational Text RI.4.1 RI.4.4 RI.5.1 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4</p> <p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>
<p>Unit 1: Session 2: (Optional) Check it Out! Day 1</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p>	<p>NA</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.4 L.5.4 L.6.4</p>

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	FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).		Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 1: Session 2: (Optional): Application 1: Transaction Actions Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity. Students will: <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. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).		Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 1: Session 2: (Optional) Application 2: Direct Deposit Discuss the purpose and convenience of direct deposit and complete a direct deposit form. Students will: <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. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7

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	FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).		Mathematical Practices 1, 2, 3, 5, 6
Unit 1: Session 2: (Optional) Extension 1: Gordon's Bounced Check Fill in the blanks of a story as a class. Discover the importance of keeping track of money. Students will: <ul style="list-style-type: none"> Describe the consequences of insufficient funds. Demonstrate how to complete a deposit and record it in a money tracker. 	ESSENTIAL SKILLS Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	ECONOMICS 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.4 RI.6.4 Language L.4.1 L.4.3 L.4.4 L.5.4 L.6.4
Unit 1: Session 2: (Optional) Extension 2: Using Deposit Tickets Digital activity to reinforce the purpose of a paycheck and parts of a deposit ticket. Students will: <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 1: Session 3: Banks and Saving</p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property, including money, safe. Students participate in a role-play activity to learn about the bank's role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the reasons why someone should save. Make and record electronic payments. Recognize how the rule of law and right to own private property allow people to save. Identify services offered by financial institutions. Explain how money grows in a savings account. Demonstrate the use of a money tracker to record a purchase. Demonstrate how to make and record electronic payments. State the benefit of an interest-earning savings account. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income FL.M.2 Explain how income can be earned (e.g., wages, commission) or unearned (e.g., interest, capital gains).</p> <p>Credit & Debt FL.I.3 Explain how credit is used as a basic financial tool. FL.I.4 Explain how borrowing money (credit) is more expensive than paying cash (e.g., interest, fees).</p> <p>Saving & Investing FL.I.8 Explain how investing puts money to work to earn more money for the future. FL.I.9 Describe reasons (i.e., financial goals) people invest for the future. FL.M.10 List examples of investments for current income and investments for future growth.</p> <p>Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).</p>	<p>ECONOMICS 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>CIVICS 4.C.CV.1 Assess the ability of various forms of government to foster civic virtues and uphold democratic principles. 4.C.KGO.1 Explain how the development of rules improves communities and attempts to meet the needs of citizens.</p>	<p>Reading Informational Text RI.4.1 RI.4.4 RI.5.1 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4</p> <p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>
<p>Unit 1: Session 3: (Optional) Check it Out! Day 2</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p>	<p>NA</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.4 L.5.4 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).		Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 1: Session 3: (Optional) Application 1: Damian's Shopping Day Complete a fill-in-the blank story and practice using a money tracker. Students will: <ul style="list-style-type: none"> Make and record electronic payments. 	ESSENTIAL SKILLS Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Credit & Debt FL.I.3 Explain how credit is used as a basic financial tool. Decision Making & Money Management FL.M.7 Apply decision making strategies when buying products. Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device).	ECONOMICS 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.4 RI.6.4 Language L.4.1 L.4.3 L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 KY.4.MD.2 KY.5.NBT.5 KY.5.NBT.7 KY.6.NS.3 Mathematical Practices 1, 2, 3, 5, 6
Unit 1: Session 3: (Optional) Application 2: Savings Plan, Inquiry-Based Lesson Research the cost of an item, and calculate how many years it would take to save up for it at differing interest rates. Students will: <ul style="list-style-type: none"> Explain how money grows in a savings account. 	ESSENTIAL SKILLS Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Decision Making & Money Management FL.M.6 Evaluate financial management resources and how they are needed to meet the goals of individuals and families by: c. developing and explaining a savings plan and budget based on specific short and long term financial goals	ECONOMICS 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.4 RI.6.4 Language L.4.1 L.4.3 L.4.4 L.5.4 L.6.4 Mathematics

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>FL.M.7 Apply decision making strategies when buying products.</p> <p>Saving & Investing FL.I.8 Explain how investing puts money to work to earn more money for the future. FL.I.9 Describe reasons (i.e., financial goals) people invest for the future.</p> <p>Money & The Economy FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).</p>		<p>KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 KY.4.MD.2 KY.5.NBT.5 KY.5.NBT.7 KY.6.NS.3</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>
<p>Unit 1: Session 3: (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <p>Demonstrate how doubling enables money to grow quickly.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>ESSENTIAL SKILLS</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management FL.M.6 Evaluate financial management resources and how they are needed to meet the goals of individuals and families by: c. developing and explaining a savings plan and budget based on specific short and long term financial goals FL.M.7 Apply decision making strategies when buying products.</p> <p>Saving & Investing FL.I.8 Explain how investing puts money to work to earn more money for the future. FL.I.9 Describe reasons (i.e., financial goals) people invest for the future.</p> <p>Money & The Economy FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).</p>	NA	<p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 KY.4.MD.2 KY.5.NBT.5 KY.5.NBT.7 KY.6.NS.3</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>
<p>Unit 1: Session 3: (Optional) Extension 2: Compound Interest</p> <p>Use manipulatives to understand compound interest.</p> <p>Students will:</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account. 	<p>ESSENTIAL SKILLS</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>FINANCIAL LITERACY</p> <p>Saving & Investing FL.I.8 Explain how investing puts money to work to earn more money for the future.</p>		<p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 KY.4.MD.2 KY.5.NBT.5 KY.5.NBT.7 KY.6.NS.3</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Money & The Economy FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).		
Unit 1: Session 4: Types of Payments 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 use in specific scenarios. Students will: <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. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). FINANCIAL LITERACY Careers, Education, and Income FL.M.2 Explain how income can be earned (e.g., wages, commission) or unearned (e.g., interest, capital gains). Credit & Debt FL.I.3 Explain how credit is used as a basic financial tool. FL.I.4 Explain how borrowing money (credit) is more expensive than paying cash (e.g., interest, fees). Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions). Insurance & Risk Management FL.I.15 List types of personal information that should not be disclosed to others in person or online.	ECONOMICS 6.E.MI.2 Predict and analyze unintended costs and benefits of economic decisions. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4
Unit 1: Session 4: (Optional) Check it Out! Day 3 Practice recording transactions in a money tracker.	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Students will: <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).		L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 1: Session 4: (Optional) Application 1: Let's Go to the Bank 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. Students will: <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. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	NA	Reading Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 1: Session 4: (Optional) Application 2: The Debit Card Transaction Explore electronic payment processes and identify the steps in order. Students will: <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device).		
Unit 1: Session 4: (Optional) Extension 1: Interest in Your Favor Discover the cost of interest over time by calculating compound interest. Students will: <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	ESSENTIAL SKILLS Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Saving & Investing FL.I.8 Explain how investing puts money to work to earn more money for the future. Money & The Economy FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	NA	Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 KY.4.MD.2 KY.5.NBT.5 KY.5.NBT.7 KY.6.NS.3 Mathematical Practices 1, 2, 3, 5, 6
Unit 1: Session 4: (Optional) Extension 2: Personal Checks Answer questions about recording transactions and parts of a check. Students will: <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	ESSENTIAL SKILLS Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4
Unit 2: Community and Economy			
Unit 2: Session 1: Citizenship 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 JA BizTown contract after learning about civic virtues.	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.	ECONOMICS 5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments. CIVICS 4.C.RR.1 Describe the importance of civic participation, and locate	Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.1 RI.5.2 RI.5.4 RI.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Students will: <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. Identify the role of government in community. Explain the relationship between taxes and responsible citizenship. 	<p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>FINANCIAL LITERACY Careers, Education, and Income FL.M.2 Explain how income can be earned (e.g., wages, commission) or unearned (e.g., interest, capital gains).</p> <p>Saving & Investing FL.I.8 Explain how investing puts money to work to earn more money for the future.</p> <p>Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).</p>	<p>examples in past and current events.</p> <p>4.C.CV.1 Assess the ability of various forms of government to foster civic virtues and uphold democratic principles.</p> <p>4.C.PR.1 Describe the processes people use to change rules and laws.</p> <p>4.C.KGO.1 Explain how the development of rules improves communities and attempts to meet the needs of citizens.</p> <p>5.C.CP.3 Describe how the Constitution of the United States upholds popular sovereignty, ensures rule of law and establishes a federal system.</p> <p>5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship.</p> <p>5.C.RR.2 Analyze the personal rights conferred by citizenship, and find examples of citizenship, using a variety of sources.</p> <p>HISTORY 5.H.CH.1 Describe the impact of fundamental documents on the development of the United States.</p>	<p>Composition C.4.5 C.4.6</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>
<p>Unit 2: Session 1: (Optional): Check it Out! Day 4</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate how to record transactions in a money tracker. 	<p>ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device).</p>	<p>NA</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.4 L.5.4 L.6.4</p> <p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).		Mathematical Practices 1, 2, 3, 5, 6
Unit 2: Session 1: (Optional) Application 1: Benjamin Franklin's List of Virtues Examine Benjamin Franklin's list of virtues and relate them to responsible citizenship. Students will: <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance.	CIVICS 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship. 5.C.RR.2 Analyze the personal rights conferred by citizenship, and find examples of citizenship, using a variety of sources. HISTORY 5.H.CH.1 Describe the impact of fundamental documents on the development of the United States.	Reading Informational Text RI.4.1 RI.4.4 RI.5.1 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.4 L.6.4
Unit 2: Session 1: (Optional) Application 2: I Am a Citizen – Circles of Citizenship Discuss good character traits and how those traits help them at home, school, and nation. Students will: <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance.	ECONOMICS 6.E.IC.1 Analyze the economic choices of individuals, societies and governments. CIVICS 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship. 5.C.RR.2 Analyze the personal rights conferred by citizenship, and find examples of citizenship, using a variety of sources.	Reading Informational Text RI.4.1 RI.4.4 RI.5.1 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.4 L.6.4
Unit 2: Session 1: (Optional) Extension 1: My Impact Challenge Watch a video showing what civics means to students and reflect on what you might do for your community. Students will: <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance.	ECONOMICS 6.E.IC.1 Analyze the economic choices of individuals, societies and governments. CIVICS 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship. 5.C.RR.2 Analyze the personal rights conferred by citizenship, and find examples of citizenship, using a variety of sources.	Composition C.4.5 C.4.6 Language L.4.3 L.4.4 L.5.4 L.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<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> <p>Students will:</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance.</p>	<p>ECONOMICS 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>CIVICS 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship.</p> <p>5.C.RR.2 Analyze the personal rights conferred by citizenship, and find examples of citizenship, using a variety of sources.</p> <p>HISTORY 5.H.CH.1 Describe the impact of fundamental documents on the development of the United States.</p>	<p>Reading Informational Text RI.4.1 RI.4.4 RI.5.1 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>This lesson enables students to learn and practice activities they will complete at their visit to <i>JA BizTown</i>. They will learn how a simple economy works and how various parts function. They will build on their knowledge of rights and responsibilities and learn their place in an economy. Students will learn the basics of free enterprise and the three basic economic questions: What to produce? How to produce? For whom to produce?</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy FL.I.13 Explain that people are required to pay taxes for which they receive government services.</p>	<p>ECONOMICS 4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets.</p> <p>4.E.MA.1 Compare and contrast different ways that the government interacts with the economy.</p> <p>4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement.</p> <p>5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>CIVICS 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship.</p> <p>5.C.RR.2 Analyze the personal rights conferred by citizenship, and find examples of</p>	<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.1 RI.5.2 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<ul style="list-style-type: none"> Demonstrate the circular flow of an economy. 	FL.M.11 Compare the relationship between supply and demand and their role in meeting consumer needs.	citizenship, using a variety of sources.	
Unit 2: Session 2: (Optional): Check it Out! Day 5 Practice recording transactions in a money tracker. Students will: <ul style="list-style-type: none"> Demonstrate how to record transactions in a money tracker. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 2: Session 2: (Optional) Application 1: Circular Flow Game Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money. Students will: <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. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.M.11 Compare the relationship between supply and demand and their role in meeting consumer needs.	ECONOMICS 4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets. 4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement . 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 2: Session 2: (Optional) Application 2: My Business</p> <p>Create a business and determine what to sell and what resources are needed.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy FL.M.11 Compare the relationship between supply and demand and their role in meeting consumer needs.</p>	<p>ECONOMICS</p> <p>4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets.</p> <p>4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Composition C.4.5 C.4.6</p> <p>Language L.4.4 L.5.4 L.6.4</p>
<p>Unit 2: Session 2: (Optional) Extension 1: The Fishpond Problem</p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led).</p>	<p>ECONOMICS</p> <p>4.E.MA.1 Compare and contrast different ways that the government interacts with the economy.</p> <p>4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement.</p> <p>5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.1 RI.5.2 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>ES.I.15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view.</p> <p>ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy</p> <p>FL.I.13 Explain that people are required to pay taxes for which they receive government services.</p>		
<p>Unit 2: Session 2: (Optional)</p> <p>Extension 2: Government Steps In</p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>ESSENTIAL SKILLS</p> <p>Initiative</p> <p>ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge</p> <p>ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Communication</p> <p>ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led).</p> <p>ES.I.15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view.</p> <p>ES.I.16 Identify appropriate strategies to resolve conflicts with guidance.</p> <p>ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy</p> <p>FL.I.13 Explain that people are required to pay taxes for which they receive government services.</p>	<p>ECONOMICS</p> <p>4.E.MA.1 Compare and contrast different ways that the government interacts with the economy.</p> <p>4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement.</p> <p>5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text</p> <p>RI.4.1</p> <p>RI.4.2</p> <p>RI.4.3</p> <p>RI.4.4</p> <p>RI.5.1</p> <p>RI.5.2</p> <p>RI.5.4</p> <p>RI.6.4</p> <p>Language</p> <p>L.4.3</p> <p>L.4.4</p> <p>L.5.4</p> <p>L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<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>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.I.1 Identify ways to approach and/or solve a problem.</p> <p>ES.I.2 Demonstrate flexibility and willingness to try new things (critical thinking, problem solving).</p> <p>ES.M.1 Practice problem solving skills in a variety of situations to apply to real-world problems.</p> <p>ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Knowledge</p> <p>ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Reliability</p> <p>ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance.</p> <p>Communication</p> <p>ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy</p> <p>FL.M.11 Compare the relationship between supply and demand and their role in meeting consumer needs.</p>	<p>ECONOMICS</p> <p>4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets.</p> <p>4.E.MI.2 Investigate the relationship between supply and demand.</p> <p>4.E.MA.1 Compare and contrast different ways that the government interacts with the economy.</p> <p>4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement.</p> <p>5.E.MI.1 Explain the relationship between supply and demand.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text</p> <p>RI.4.1</p> <p>RI.4.2</p> <p>RI.4.3</p> <p>RI.4.4</p> <p>RI.5.1</p> <p>RI.5.2</p> <p>RI.5.4</p> <p>RI.6.4</p> <p>Language</p> <p>L.4.3</p> <p>L.4.4</p> <p>L.5.4</p> <p>L.6.4</p>
<p>Unit 2: Session 3: (Optional) Check it Out! Day 6</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>ESSENTIAL SKILLS</p> <p>Diligence</p> <p>ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge</p> <p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy</p> <p>FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device).</p> <p>FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).</p>	<p>NA</p>	<p>Reading Informational Text</p> <p>RI.4.4</p> <p>RI.5.4</p> <p>RI.6.4</p> <p>Language</p> <p>L.4.4</p> <p>L.5.4</p> <p>L.6.4</p> <p>Mathematics</p> <p>KY.4.NBT.4</p> <p>KY.4.NBT.5</p> <p>KY.4.NF.7</p> <p>Mathematical Practices</p> <p>1, 2, 3, 5, 6</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<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.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare free enterprise with other types of economies. 	<p>ESSENTIAL SKILLS</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>ES.I.15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view.</p> <p>ES.I.16 Identify appropriate strategies to resolve conflicts with guidance.</p> <p>ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p>	<p>ECONOMICS</p> <p>4.E.MA.1 Compare and contrast different ways that the government interacts with the economy.</p> <p>5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>HISTORY</p> <p>5.H.CH.1 Describe the impact of fundamental documents on the development of the United States.</p>	<p>Composition C.4.5 C.4.6</p> <p>Language L.4.4 L.5.4 L.6.4</p>
<p>Unit 2: Session 3: (Optional) Application 2: Economic Freedoms Poster</p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare free enterprise with other types of economies. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>ES.I.15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view.</p> <p>ES.I.16 Identify appropriate strategies to resolve conflicts with guidance.</p> <p>ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p>	<p>ECONOMICS</p> <p>4.E.MA.1 Compare and contrast different ways that the government interacts with the economy.</p> <p>5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Composition C.4.5 C.4.6</p> <p>Language L.4.4 L.5.4 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 2: Session 3: (Optional) Extension 1: Family Resources</p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define scarcity, and explain ways to resolve scarcity. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). ES.I.15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view. ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management FL.I.7 Explain how financial management is needed to meet the goals of individuals and families by:</p> <ol style="list-style-type: none"> describing various types of expenses (e.g., food, clothing, entertainment) and savings (e.g., piggy bank, bank account). investigating goals related to money that might affect individuals and families and their values. <p>FL.M.6 Evaluate financial management resources and how they are needed to meet the goals of individuals and families by:</p> <ol style="list-style-type: none"> prioritizing financial goals. 	<p>ECONOMICS</p> <p>4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement.</p> <p>5.E.IC.1 Analyze how incentives and opportunity costs impact decision making, using examples from history.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.4 L.5.4 L.6.4</p>
<p>Unit 2: Session 3: (Optional) Extension 2: Economic Systems</p> <p>Discover the difference in how governments impact their economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p>	<p>ECONOMICS</p> <p>4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets.</p> <p>4.E.MA.1 Compare and contrast different ways that the government interacts with the economy.</p>	<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.1 RI.5.2 RI.5.4 RI.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<ul style="list-style-type: none"> Compare free enterprise with other types of economies. 	<p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>ES.I.15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view.</p> <p>ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p>	<p>5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society.</p> <p>5.E.MA.2 Explain how the United States developed into a market economy.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>HISTORY</p> <p>5.H.CH.1 Describe the impact of fundamental documents on the development of the United States.</p>	<p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to provide for things like libraries, schools, and other public services. Students complete a brief activity to understand the difference between public and private property. They hunt for things in their classroom that reflect those attributes.</p> <p>Students will:</p> <ul style="list-style-type: none"> Differentiate between public goods and services and private goods and services. Explain why people pay taxes. Identify or explain why philanthropy is important in a community. Define gross pay and net pay. Calculate tax by multiplying with decimals. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income FL.I.2 Identify ways people earn income (e.g., wages, salaries, tips). FL.M.2 Explain how income can be earned (e.g., wages, commission) or unearned (e.g., interest, capital gains). FL.M.3 Explain net income (i.e., wages and salaries minus payroll deductions equal net income or takehome pay).</p> <p>Money & The Economy FL.I.13 Explain that people are required to pay taxes for which they receive government services.</p>	<p>ECONOMICS</p> <p>4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets.</p> <p>4.E.MA.1 Compare and contrast different ways that the government interacts with the economy.</p> <p>5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society.</p> <p>5.E.MA.2 Explain how the United States developed into a market economy.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.1 RI.5.2 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p> <p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Unit 2: Session 4: (Optional) Check it Out! Day 7 Practice recording transactions in a money tracker. Students will: <ul style="list-style-type: none"> Demonstrate how to record transactions in a money tracker. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 2: Session 4: (Optional) Application 1: Comparing Goods and Services Fill in a Venn diagram to compare public and private goods and services. Students will: <ul style="list-style-type: none"> Explain why people pay taxes. Differentiate between public goods and services and private goods and services. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.13 Explain that people are required to pay taxes for which they receive government services.	ECONOMICS 4.E.MA.1 Compare and contrast different ways that the government interacts with the economy. 5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4
Unit 2: Session 4: (Optional) Application 2: Calculating Sales Tax Calculate sales tax on items purchased at the City Zoo Gift Shop. Students will: <ul style="list-style-type: none"> Explain why people pay taxes. Calculate tax by multiplying with decimals. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.	ECONOMICS 4.E.MA.1 Compare and contrast different ways that the government interacts with the economy. 5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	FINANCIAL LITERACY Money & The Economy FL.I.13 Explain that people are required to pay taxes for which they receive government services.		
Unit 2: Session 4: (Optional) Extension 1: Philanthropy Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others. Students will: <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Decision Making & Money Management FL.I.5 Identify factors and experiences, such as role models and peer pressure, which affect spending patterns.	ECONOMICS 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.1 RI.5.2 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.4 L.6.4
Unit 2: Session 4: (Optional) Extension 2: Be a Philanthropist Learn about foundations and how to help those in need. Students will: <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Decision Making & Money Management FL.I.5 Identify factors and experiences, such as role models and peer pressure, which affect spending patterns.		Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.1 RI.5.2 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.4 L.6.4
Unit 3: Work and Career Readiness			
Session 1: Interests and Skills This lesson enables students to assess their own interests and skills and to find out what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.	NA	Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.1 RI.5.2 RI.5.4 RI.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers into different types. 	<p>Knowledge</p> <p>ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>CAREERS</p> <p>Exploration</p> <p>C.I.3 Identify and describe jobs within the 16 KY Career Clusters (e.g., Information Technology, Manufacturing, Health Science and Transportation, Distribution and Logistics).</p> <p>C.I.4 Describe the impact of individual interests, values and abilities on career choices.</p> <p>C.M.4 Identify resources (technology, counselors, shadowing, mentoring, career fairs, class speakers) that can be used for locating job and career information.</p> <p>C.M.5 Use information from personal inventory surveys to explore and evaluate jobs within the KY Career Clusters to guide educational pathway choices at the secondary level.</p> <p>Application</p> <p>C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.</p>		<p>Language</p> <p>L.4.3</p> <p>L.4.4</p> <p>L.5.4</p> <p>L.6.4</p>
<p>Unit 3: Session 1: (Optional): Check it Out! Day 8</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>ESSENTIAL SKILLS</p> <p>Diligence</p> <p>ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge</p> <p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy</p> <p>FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device).</p> <p>FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).</p>	NA	<p>Reading Informational Text</p> <p>RI.4.4</p> <p>RI.5.4</p> <p>RI.6.4</p> <p>Language</p> <p>L.4.4</p> <p>L.5.4</p> <p>L.6.4</p> <p>Mathematics</p> <p>KY.4.NBT.4</p> <p>KY.4.NBT.5</p> <p>KY.4.NF.7</p> <p>Mathematical Practices</p> <p>1, 2, 3, 5, 6</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 3: Session 1: (Optional) Application 1: My Career Interests</p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Categorize STEM careers into different types. • Distinguish the differences among the four primary career types: people, ideas, data, and things. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>CAREERS</p> <p>Exploration C.I.4 Describe the impact of individual interests, values and abilities on career choices.</p> <p>Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.</p>	NA	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</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> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the relevance of interests and skills to career exploration and planning. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>CAREERS</p> <p>Exploration C.I.4 Describe the impact of individual interests, values and abilities on career choices.</p> <p>Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.</p>	NA	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p> <p>Mathematics KY.5.MD.2</p> <p>Mathematical Practices 2, 3, 6</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 3: Session 1: (Optional) Extension 1: Writing a Resume</p> <p>Create a resume using a template.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>CAREERS</p> <p>Exploration C.I.4 Describe the impact of individual interests, values and abilities on career choices.</p> <p>Preparation C.I.5 Explain how academic content learned in school (e.g., mathematics, reading/writing, science, social studies) impacts future jobs/careers.</p> <p>Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.</p>	NA	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Composition C.4.2 C.4.3</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>
<p>Unit 3: Session 1: (Optional) Extension 2: Career STEM Lesson</p> <p>Work in teams to solve problems using engineering skills.</p> <p>Students will:</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>CAREERS</p> <p>Exploration C.I.2 Describe jobs done by employees and other individuals in the community, state and world. C.I.3 Identify and describe jobs within the 16 KY Career Clusters (e.g., Information Technology, Manufacturing, Health Science and Transportation, Distribution and Logistics).</p>		<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.2 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Unit 3: Session 2: Job Skills and Behaviors 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. Students will: <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. Define <i>resume</i>, <i>job interview</i>, and <i>applicant</i>. Model appropriate business greetings. Demonstrate proper interview skills. Distinguish the difference between technical skills and soft skills. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Initiative ES.I.7 Practice personal responsibility. ES.M.7 Practice, apply and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning). Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance. ES.I.12 / ES.M.13 Exhibit self-control with minimal guidance. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led). CAREERS Preparation C.M.11 Explain the relationship between personal behavior and employability (e.g., academic achievement, extracurricular activities, community involvement, impact of online behavior, digital citizenship). Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA	Reading Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.2 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.4 L.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 3: Session 2: (Optional) Check it Out! Day 9</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate how to record transactions in a money tracker. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).</p>	<p>NA</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.4 L.5.4 L.6.4</p> <p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>
<p>Unit 3: Session 2: (Optional) Application 1: Job Interviews</p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> Model appropriate business greetings. Contribute to group success by demonstrating appropriate workplace behaviors. Demonstrate proper interview skills. Define resume, job interview, and applicant. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Initiative ES.I.7 Practice personal responsibility. ES.M.7 Practice, apply and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning).</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance. ES.I.12 / ES.M.13 Exhibit self-control with minimal guidance.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led).</p>	<p>NA</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.4 L.5.4 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Unit 3: Session 2: (Optional) Application 2: Customer Service Explore skills needed for outstanding customer service. Students will: <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	ESSENTIAL SKILLS Initiative ES.I.7 Practice personal responsibility. ES.M.7 Practice, apply and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning). Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance. ES.I.12 / ES.M.13 Exhibit self-control with minimal guidance. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led). CAREERS Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4
Unit 3: Session 2: (Optional) Extension 1: Teamwork: Build a Robot Work in teams to design and build a robot using geometric shapes. Students will: <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	ESSENTIAL SKILLS Adaptability ES.I.1 Identify ways to approach and/or solve a problem. ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.1 Practice problem solving skills in a variety of situations to apply to real-world problems. ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led).</p> <p>CAREERS Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.</p>		<p>Mathematical Practices 1, 2, 3, 5, 6</p>
<p>Unit 3: Session 2: (Optional) Extension 2: Soft Skills Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues.</p> <p>Students will:</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Initiative ES.I.7 Practice personal responsibility.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance. ES.I.12 / ES.M.13 Exhibit self-control with minimal guidance.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led).</p>	<p>HISTORY 5.H.CH.1 Describe the impact of fundamental documents on the development of the United States.</p>	<p>Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.1 RI.5.2 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	CAREERS Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.		
Unit 3: Session 3: (Optional) Elections, Yesterday and Today Students explore why the right to vote, as a means to make a change in the community, is so important. Students become involved in the election process, as a candidate, speechwriter, campaign manager, or voter. Students will: <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. Identify the steps of the election process. Explain the importance of being an informed voter. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). ES.I.15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view. ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	CIVICS 4.C.CP.2 Compare the political form of monarchy with the self-governing system developed in Colonial America. 4.C.RR.1 Describe the importance of civic participation, and locate examples in past and current events. 4.C.CV.1 Assess the ability of various forms of government to foster civic virtues and uphold democratic principles. 4.C.PR.1 Describe the processes people use to change rules and laws. 4.C.KGO.1 Explain how the development of rules improves communities and attempts to meet the needs of citizens. 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship. 5.C.CV.1 Describe the democratic principles of equality before the law, inalienable rights, consent of the governed and right to alter or abolish the government. HISTORY 5.H.CH.1 Describe the impact of fundamental documents on the development of the United States.	Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.2 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Unit 3: Session 3: (Optional) Check it Out! Day 10 Practice recording transactions in a money tracker. Students will: <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 3: Session 3: (Optional) Application 1: Who Gets My Vote? Vote on Community changes. Students will: <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). ES.I.15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view. ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.	CIVICS 4.C.RR.1 Describe the importance of civic participation, and locate examples in past and current events. 4.C.PR.1 Describe the processes people use to change rules and laws. 4.C.KGO.1 Explain how the development of rules improves communities and attempts to meet the needs of citizens. 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship.	Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.2 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 3: Session 3: (Optional) Application 2: Do You Have an Issue?</p> <p>Learn some tips for becoming an informed voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). ES.I.15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view. ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p>	<p>CIVICS</p> <p>4.C.RR.1 Describe the importance of civic participation, and locate examples in past and current events. 4.C.PR.1 Describe the processes people use to change rules and laws. 4.C.KGO.1 Explain how the development of rules improves communities and attempts to meet the needs of citizens. 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship.</p>	<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.2 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4</p>
<p>Unit 3: Session 3: (Optional) Extension 1: Voting Rights Timeline</p> <p>Learn about amendments to the U.S. Constitution regarding voting rights.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>ESSENTIAL SKILLS</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). ES.I.15 Recognize that differences exist in individuals, families, communities, cultures and varying points of view. ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p>	<p>CIVICS</p> <p>4.C.RR.1 Describe the importance of civic participation, and locate examples in past and current events. 4.C.PR.1 Describe the processes people use to change rules and laws. 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship. 5.C.CP.3 Describe how the Constitution of the United States upholds popular sovereignty, ensures rule of law and establishes a federal system.</p> <p>HISTORY 5.H.CH.1 Describe the impact of fundamental documents on the devel</p>	<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.2 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 3: Session 3: (Optional) Extension 2: JA My Way</p> <p>Discover games, tools, and supplements such as <i>JA My Resume Builder</i> to learn more about creating resumes and starting a business.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explore careers and career paths. Create a draft resume or business plan. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.I.4 Create and prioritize short-term goals.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Reliability ES.I.12 / ES.M.13 Exhibit self-control with minimal guidance.</p> <p>CAREERS</p> <p>Exploration C.I.4 Describe the impact of individual interests, values and abilities on career choices. C.M.4 Identify resources (technology, counselors, shadowing, mentoring, career fairs, class speakers) that can be used for locating job and career information.</p> <p>Application C.I.8 / C.M.12 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.</p>	NA	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Composition C.4.2 C.4.3</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>
Unit 4 Business Management			
<p>Session 1: Business Costs</p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability EES.I.1 Identify ways to approach and/or solve a problem. ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.1 Practice problem solving skills in a variety of situations to apply to real-world problems. ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p>	<p>ECONOMICS</p> <p>4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets. 4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.3 RI.4.4 RI.5.2 RI.5.4 RI.6.4</p> <p>Composition C.4.2 C.4.3</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<ul style="list-style-type: none"> Calculate business expenses. Describe costs associated with operating a business. 	<p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income FL.I.2 Identify ways people earn income (e.g., wages, salaries, tips). FL.M.2 Explain how income can be earned (e.g., wages, commission) or unearned (e.g., interest, capital gains).</p> <p>Credit & Debt FL.I.3 Explain how credit is used as a basic financial tool. FL.I.4 Explain how borrowing money (credit) is more expensive than paying cash (e.g., interest, fees). FL.M.5 Compare the costs and benefits of buying on credit that are key to making a good borrowing decision.</p> <p>Decision Making & Money Management FL.I.6 Develop a basic budget which includes income, expenses and savings for a specific purpose.</p>		<p>Language L.4.3 L.4.4 L.5.3 L.5.4 L.6.3 L.6.4</p>
<p>Unit 4: Session 1: (Optional): Check it Out! Day 11</p> <p>Practice recording transactions in a money tracker.</p> <p>Students will:</p> <ul style="list-style-type: none"> Demonstrate how to record transactions in a money tracker. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>FINANCIAL LITERACY</p> <p>Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device).</p>	NA	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.4 L.5.4 L.6.4</p> <p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).		
Unit 4: Session 1: (Optional) Application 1: Business Budget <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. FINANCIAL LITERACY Decision Making & Money Management FL.I.6 Develop a basic budget which includes income, expenses and savings for a specific purpose. FL.I.7 Explain how financial management is needed to meet the goals of individuals and families by: a. describing various types of expenses	ECONOMICS 4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.1 RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 4: Session 1: (Optional) Application 2: Quality Task Committee <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.	NA	Reading Informational Text RI.4.1 RI.4.4 RI.5.4 RI.6.4 Composition C.4.2 C.4.3 Language

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p>		<p>L.4.4 L.5.4 L.6.4</p>
<p>Unit 4: Session 1: (Optional) Extension 1: Personal Budget</p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management FL.I.6 Develop a basic budget which includes income, expenses and savings for a specific purpose. FL.I.7 Explain how financial management is needed to meet the goals of individuals and families by: a. describing various types of expenses FL.M.6 Evaluate financial management resources and how they are needed to meet the goals of individuals and families by: a. prioritizing financial goals. b. creating a budget including income, expenses (fixed/flexible), and savings.</p>	<p>ECONOMICS</p> <p>4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.4 L.5.4 L.6.4</p> <p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 4: Session 1: (Optional) Extension 2: JA BizBriefs</p> <p>Read a business summary and rank the business according to specific criteria.</p> <p>Students will:</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led). ES.M.17 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p>	<p>NA</p>	<p>Reading Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.1 RI.5.4 RI.6.4</p> <p>Language L.4.4 L.5.4 L.6.4</p>
<p>Unit 4: Session 2: Setting Prices</p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Define <i>selling price</i>, <i>revenue</i>, <i>profit</i>, and <i>inventory</i>. Explain the relationship between revenue, costs, and profit. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p>	<p>ECONOMICS</p> <p>4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.4 L.5.4 L.6.4</p> <p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Unit 4: Session 2: (Optional): Check it Out! Day 12 Practice recording transactions in a money tracker. Students will: <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	ESSENTIAL SKILLS Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. FINANCIAL LITERACY Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 4: Session 2: (Optional) Application 1: The Right Price 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. Students will: <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	ESSENTIAL SKILLS Adaptability ES.I.1 Identify ways to approach and/or solve a problem. Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).	ECONOMICS 4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4 Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 Mathematical Practices 1, 2, 3, 5, 6
Unit 4: Session 2: (Optional) Application 2: Business Costs and Profit Brainstorm operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit. Students will: <ul style="list-style-type: none"> Define <i>selling price</i>, 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.	ECONOMICS 4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement . 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.1 RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p><i>revenue, profit, and inventory.</i></p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management FL.I.6 Develop a basic budget which includes income, expenses and savings for a specific purpose. FL.I.7 Explain how financial management is needed to meet the goals of individuals and families by: a. describing various types of expenses</p>		<p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>
<p>Unit 4: Session 2: (Optional) Extension 1: History of Product Pricing</p> <p>Discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management FL.I.5 Identify factors and experiences, such as role models and peer pressure, which affect spending patterns. FL.M.8 Compare and evaluate products and services based on major factors (e.g., brand name, price, quality feature, availability) when making consumer decisions.</p>	<p>ECONOMICS</p> <p>4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement.</p> <p>5.E.IC.1 Analyze how incentives and opportunity costs impact decision making, using examples from history.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.1 RI.4.3 RI.4.4 RI.5.1 RI.5.3 RI.5.4 RI.6.2 RI.6.4</p> <p>Composition C.4.1 C.4.2 C.4.5 C.4.6 C.5.1 C.5.2 C.5.5 C.5.6</p> <p>Language L.4.1, L.4.2 L.4.3, L.4.4 L.5.1, L.5.2 L.5.3, L.5.4 L.6.2, L.6.3 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 4: Session 2: (Optional) Extension 2: Friendly Letter</p> <p>Write a letter to another citizen of <i>JA BizTown</i> and address an envelope.</p> <p>Students will:</p> <ul style="list-style-type: none"> Create a letter using a template. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p>	NA	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Composition C.4.1 C.4.2 C.5.1 C.5.2</p> <p>Language L.4.1 L.4.2 L.4.3 L.4.4 L.5.1 L.5.2 L.5.3 L.5.4 L.6.2 L.6.3 L.6.4</p>
<p>Unit 4: Session 3: Visit Preparation</p> <p>Students learn the importance of advertising to attract customers. Students create advertising for their <i>JA BizTown</i> businesses that will be used on simulation day. They prepare their money trackers and first deposits in preparation for the visit to <i>JA BizTown</i>.</p> <p>Students will:</p> <ul style="list-style-type: none"> Define <i>advertising</i>. Describe characteristics of effective advertising. Acknowledge how effective teamwork and cooperation enhance business teams. Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. Manage personal finances and time. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings.</p> <p>ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher-led).</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income FL.M.3 Explain net income (i.e., wages and salaries minus payroll deductions equal net income or takehome pay).</p>	<p>ECONOMICS</p> <p>4.E.MA.1 Compare and contrast different ways that the government interacts with the economy.</p> <p>5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society.</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text RI.4.1 RI.4.4 RI.5.4 RI.6.4</p> <p>Composition C.4.1 C.4.2 C.5.1 C.5.2</p> <p>Language L.4.4 L.5.4 L.6.4</p> <p>Mathematics KY.4.NBT.4 KY.4.NBT.5 KY.4.NF.7 KY.5.NBT.7</p> <p>Mathematical Practices 1, 2, 3, 5, 6</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	Decision Making & Money Management FL.I.5 Identify factors and experiences, such as role models and peer pressure, which affect spending patterns. FL.M.8 Compare and evaluate products and services based on major factors (e.g., brand name, price, quality feature, availability) when making consumer decisions. Money & The Economy FL.I.13 Explain that people are required to pay taxes for which they receive government services.		
Unit 4: Session 3: (Optional) Application 1: Business Ethics Work in small groups to evaluate the ethics of advertising scenarios. Students will: <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. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Initiative ES.I.7 Practice personal responsibility. ES.M.7 Practice, apply and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning). Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance. ES.I.12 / ES.M.13 Exhibit self-control with minimal guidance. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led).	NA	Reading Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.2 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.4 L.6.4
Unit 4: Session 3: (Optional) Application 2: Slogans, Logos, and Jingles 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. Students will: <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	ESSENTIAL SKILLS Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led).	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Unit 4: Session 3: (Optional) Extension 1: Identity Theft Learn the dangers of identity theft and Internet scams by participating in a role-play game. Students will: <ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. 	ESSENTIAL SKILLS Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led). FINANCIAL LITERACY Insurance & Risk Management FL.I.15 List types of personal information that should not be disclosed to others in person or online.	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.4 L.5.4 L.6.4
Unit 4: Session 3: (Optional) Extension 2: Letters to the Editor Write a letter to the editor to be published in the <i>JA BizTown</i> newspaper. Students will: <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Composition C.4.1 C.4.2 C.5.1 C.5.2 Language L.4.1, L.4.2 L.4.3, L.4.4 L.5.1, L.5.2 L.5.3, L.5.4 L.6.2, L.6.3 L.6.4
Unit 5: The Visit			
Unit 5: The Visit This lesson enables students to go to <i>JA BizTown</i> ! Students undergo on-the-job training and complete the activities and responsibilities required by their job positions. Students will: <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task.	ECONOMICS 4.E.IC.1 Describe and evaluate the relationship between resource availability, opportunity costs, migration and settlement . 4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets.	Reading Informational Text RI.4.1 RI.4.2 RI.4.4 RI.5.2 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.4 L.6.4

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<ul style="list-style-type: none"> Manage their personal finances and time. Function in their job capacity at <i>JA BizTown</i>. Carry out responsibilities of citizenship, such as voting and job responsibilities. 	<p>Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. ES.I.7 Practice personal responsibility. ES.M.7 Practice, apply and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning).</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Reliability ES.I.11 / ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations with minimal guidance. ES.I.12 / ES.M.13 Exhibit self-control with minimal guidance.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led).</p> <p>CAREERS Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills that are necessary for both the classroom and workplace.</p> <p>FINANCIAL LITERACY Careers, Education, and Income FL.M.2 Explain how income can be earned (e.g., wages, commission) or unearned (e.g., interest, capital gains). Credit & Debt FL.I.3 Explain how credit is used as a basic financial tool. FL.I.4 Explain how borrowing money (credit) is more expensive than paying cash. Decision Making & Money Management FL.M.6 Evaluate financial management resources and how they are needed to meet the goals of individuals and families by: c. developing and explaining a savings plan and budget based on specific short and long term financial goals FL.M.7 Apply decision making strategies when buying products.</p>	<p>4.E.MA.1 Compare and contrast different ways that the government interacts with the economy. 5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>CIVICS 4.C.RR.1 Describe the importance of civic participation, and locate examples in past and current events. 4.C.PR.1 Describe the processes people use to change rules and laws. 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship.</p>	

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>Saving & Investing FL.I.8 Explain how investing puts money to work to earn more money for the future. FL.I.9 Describe reasons (i.e., financial goals) people invest for the future. FL.M.10 List examples of investments for current income and investments for future growth.</p> <p>Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.M.11 Compare the relationship between supply and demand and their role in meeting consumer needs. FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions). FL.I.13 Explain that people are required to pay taxes for which they receive government services.</p>		
<p>Unit 5: Debriefing</p> <p>This lesson enables students to review and evaluate their team's performance at JA BizTown. Students will review the concepts of the circular flow and free enterprise they learned in class and experienced at JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. Explain the circular flow. Describe how citizens use financial institutions. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence ES.I.7 Practice personal responsibility. ES.M.7 Practice, apply and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning).</p> <p>Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led).</p> <p>CAREERS</p> <p>Preparation C.I.6 / C.M.7 Use various sources of career information (e.g., Career Day, guest speaker, field trips, virtual field trips, career fairs, career</p>	<p>ECONOMICS 4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>CIVICS 4.C.RR.1 Describe the importance of civic participation, and locate examples in past and current events. 4.C.PR.1 Describe the processes people use to change rules and laws. 5.C.RR.1 Analyze responsibilities of U.S. citizens by explaining and demonstrating ways to show good citizenship.</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>websites) to evaluate jobs/careers that reflect individual interests/needs.</p> <p>Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills that are necessary for both the classroom and workplace.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income FL.M.2 Explain how income can be earned (e.g., wages, commission) or unearned (e.g., interest, capital gains).</p> <p>Money & The Economy FL.I.10 Compare different payment methods (e.g., writing a check, using a debit or credit card, paying online or with a mobile device). FL.M.11 Compare the relationship between supply and demand and their role in meeting consumer needs. FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions). FL.I.13 Explain that people are required to pay taxes for which they receive government services.</p>		
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <p>Use a self-checklist to rank your business performance.</p> <p>Students will:</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	<p>ESSENTIAL SKILLS</p> <p>Diligence ES.M.7 Practice, apply and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning).</p> <p>Knowledge ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.</p> <p>Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led).</p> <p>CAREERS</p> <p>Application C.I.8 / C.M.12 Identify and follow agreed-upon collaborative skills that are necessary for both the classroom and workplace.</p>	<p>NA</p>	<p>Reading Informational Text RI.4.4 RI.5.4 RI.6.4</p> <p>Language L.4.3 L.4.4 L.5.4 L.6.4</p>

Unit Description	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Unit 5: (Optional) Application 2: Biz Quiz Play a trivia game to review economic facts and discover how much you remember about your JA BizTown experience. Students will: <ul style="list-style-type: none"> Explain circular flow. Describe how citizens use financial institutions. Describe how citizens work within a quality business. 	ESSENTIAL SKILLS Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. Communication ES.I.14 / ES.M.16 Engage effectively in a range of developmentally appropriate collaborative discussions (one-on-one, in groups and teacher led). FINANCIAL LITERACY Money & The Economy FL.M.11 Compare the relationship between supply and demand and their role in meeting consumer needs. FL.I.12 Describe various services (e.g., deposits, check cashing) provided by financial institutions (e.g. banks, credit unions).	ECONOMICS 4.E.MI.1 Explain the role of producers, consumers, products and labor in economic markets. 5.E.MA.1 Describe why the government collects taxes and what goods and services it provides society. 6.E.IC.1 Analyze the economic choices of individuals, societies and governments.	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Language L.4.3 L.4.4 L.5.4 L.6.4
Unit 5: (Optional) Extension: Business Letter Write a business letter to a sponsor about the visit to JA BizTown. Students will: <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	ESSENTIAL SKILLS Adaptability ES.I.2 Demonstrate flexibility and willingness to try new things (e.g., critical thinking, problem solving). ES.M.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.I.3 / ES.M.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.I.5 / ES.M.6 Practice on-task behaviors with minimal direction. Knowledge ES.I.8 Follow classroom procedures, activities, and behavior in various settings. ES.I.9 / ES.M.8 Apply reading, writing and mathematics skills to authentic, real-world tasks.	NA	Reading Informational Text RI.4.4 RI.5.4 RI.6.4 Composition C.4.1 C.4.2 C.5.1 C.5.2 Language L.4.1, L.4.2 L.4.3, L.4.4 L.5.1, L.5.2 L.5.3, L.5.4 L.6.2, L.6.3 L.6.4

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Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in personal finances and the factors that affect income and take-home pay. They discover how decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> • Rate their interests, abilities, and values. • Determine work preferences and match them to career choices. • Define taxes and explain their purpose and impact on income. • Figure net monthly income. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.M.2 / ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Knowledge</p> <p>ES.M.8 / ES.H.8 Apply reading, writing, mathematics, science and technology skills to authentic, real-world tasks.</p> <p>Communication</p> <p>ES.M.16 Engage effectively in a range of age appropriate collaborative discussions (one-on-one, in groups and teacher led).</p> <p>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>CAREERS</p> <p>Exploration</p> <p>C.M.1 Explain how career choices impact lifestyle.</p> <p>C.M.4 Identify resources (technology, counselors, shadowing, mentoring, career fairs, class speakers) that can be used for locating job and career information.</p> <p>C.H.1 Explore various post-secondary options related to chosen career cluster or pathway.</p> <p>Application</p> <p>C.M.12 / C.H.11 Identify and follow agreed upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.M.2 Explain how income can be earned (e.g., wages, commission) or unearned (e.g., interest, capital gains).</p> <p>FL.M.3 Explain net income (i.e., wages and salaries minus payroll deductions equal net income or takehome pay).</p> <p>FL.H.5 Analyze the factors that determine net income.</p> <ol style="list-style-type: none"> Interpret a paycheck stub. Differentiate between gross, net, and taxable income. 	<p>ECONOMICS</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>7.E.IC.1 Analyze how economic choices were made based on scarcity.</p> <p>8.E.MA.3 Analyze the purpose of taxation and its impact on government spending.</p> <p>8.E.IC.1 Evaluate economic decisions based on scarcity, opportunity costs and incentives.</p> <p>HS.E.MA.4 Analyze the impact of fiscal policies, various government taxation and spending policies on the economy.</p> <p>HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.</p> <p>CIVICS</p> <p>HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</p>	<p>Reading Informational Text</p> <p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p> <p>RI.9-10.1</p> <p>RI.6.4</p> <p>RI.7.4</p> <p>RI.8.4</p> <p>RI.9-10.4</p> <p>RI.6.7</p> <p>Language</p> <p>L.6.3</p> <p>L.7.3</p> <p>L.8.3</p> <p>L.6.4</p> <p>L.7.4</p> <p>L.8.4</p> <p>L.9-10.4</p> <p>Mathematics</p> <p>KY.6.RP.3b</p> <p>KY.6.NS.2</p> <p>KY.6.NS.3</p> <p>KY.6.NS.5</p> <p>KY.6.SP.1</p> <p>KY.6.SP.2</p> <p>KY.7.RP.2.b</p> <p>KY.7.NS.2</p> <p>KY.7.NS.3</p> <p>KY.7.EE.1</p> <p>KY.7.EE.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall</p>	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.M.2 / ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p>	<p>ECONOMICS</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p>	<p>Reading Informational Text</p> <p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p>

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<p>financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> Identify the benefits of saving a portion of income for future use. Explain short- and long-term saving options. Explain some advantages and disadvantages of savings and investment options. Determine factors for choosing insurance. 	<p>Diligence</p> <p>ES.M.4 / ES.H.4 Outline goals (short and long-term) and prioritize as necessary to complete task.</p> <p>Knowledge</p> <p>ES.M.8 / ES.H.8 Apply reading, writing, mathematics, science and technology skills to authentic, real-world tasks.</p> <p>Communication</p> <p>ES.M.16 Engage effectively in a range of age appropriate collaborative discussions (one-on-one, in groups and teacher led).</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.H.3 Evaluate the costs of funding sources for post-secondary education and training.</p> <p>b. Examine the process for and benefits of Free Application for Federal Student Aid (FAFSA) completion.</p> <p>Decision Making & Money Management</p> <p>FL.H.10 Identify the components of a personal budgeting process:</p> <p>d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions).</p> <p>Saving & Investing</p> <p>FL.M.10 List examples of investments for current income and investments for future growth.</p> <p>FL.H.15 Evaluate investment alternatives:</p> <p>b. Compare traditional and Roth Individual Retirement Accounts (IRA).</p> <p>c. Examine various types of employer-sponsored retirement opportunities.</p> <p>d. Describe mutual funds, Exchange Traded Funds, stocks and bonds.</p> <p>Insurance & Risk Management</p> <p>FL.M.13 Investigate the use of insurance to cover risk of financial loss (e.g. liability, health, auto, renter, home).</p> <p>FL.H.14 Examine implications of the time value of money:</p> <p>a. Examine the opportunity costs of saving versus spending.</p> <p>b. Analyze inflation and its effect on purchasing power.</p>	<p>7.E.IC.1 Analyze how economic choices were made based on scarcity.</p> <p>8.E.IC.1 Evaluate economic decisions based on scarcity, opportunity costs and incentives.</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p> <p>HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.</p>	<p>RI.9-10.1</p> <p>RI.6.4</p> <p>RI.7.4</p> <p>RI.8.4</p> <p>RI.9-10.4</p> <p>RI.6.7</p> <p>Composition</p> <p>C.6.2</p> <p>C.7.2</p> <p>C.8.2</p> <p>C.9-10.2</p> <p>C.11-12.2</p> <p>Language</p> <p>L.6.3</p> <p>L.7.3</p> <p>L.8.3</p> <p>L.6.4</p> <p>L.7.4</p> <p>L.8.4</p> <p>L.9-10.4</p> <p>Mathematics</p> <p>KY.6.RP.3b</p> <p>KY.6.NS.2</p> <p>KY.6.NS.3</p> <p>KY.6.NS.5</p> <p>KY.6.SP.1</p> <p>KY.6.SP.2</p> <p>KY.7.RP.2.b</p> <p>KY.7.NS.2</p> <p>KY.7.NS.3</p> <p>KY.7.EE.1</p> <p>KY.7.EE.2</p> <p>KY.7.SP.5</p>

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Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>c. Calculate compound interest and explain the benefits of investing early.</p> <p>FL.H.23 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.</p> <p>FL.H.24 Analyze the costs and benefits of using various insurance management strategies.</p> <p>a. Identify the major types of insurance</p> <p>Money & The Economy</p> <p>FL.H.17 Interpret the role and function of money in society:</p> <p>c. Explain that inflation is an increase in the overall price level that reduces the value of money.</p>		
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh advantages and disadvantages of debit and credit. They examine the role of credit scores and credit reporting on personal finances.</p> <p>Objectives: Students will:</p> <ul style="list-style-type: none"> Define <i>financial institution</i> and identify the services it provides. Examine debit and credit cards and their use. Explain the benefits and common pitfalls of credit cards. Explain the benefits of debit cards. Define <i>credit score</i> and describe how it influences the ability to get credit and borrow money. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.M.2 / ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Knowledge</p> <p>ES.M.8 / ES.H.8 Apply reading, writing, mathematics, science and technology skills to authentic, real-world tasks.</p> <p>Communication</p> <p>ES.M.16 Engage effectively in a range of age appropriate collaborative discussions (one-on-one, in groups and teacher led).</p> <p>FINANCIAL LITERACY</p> <p>Credit & Debt</p> <p>FL.M.4 Compare a variety of credit sources from which consumers can choose to borrow.</p> <p>FL.M.5 Compare the costs and benefits of buying on credit that are key to making a good borrowing decision.</p> <p>FL.M.7 Apply decision making strategies when buying products.</p> <p>FL.H.6 Develop strategies to control and manage credit and debt.</p> <p>a. Interpret the components of a credit report.</p> <p>b. Investigate ways that credit scores can affect a consumer's financial options.</p> <p>FL.H.7 Analyze the costs and benefits of using credit.</p> <p>a. Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions.</p>	<p>ECONOMICS</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>8.E.MA.1 Analyze differing perspectives regarding the role of government in the economy, including the role of money and banking.</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p>	<p>Reading Informational Text</p> <p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p> <p>RI.9-10.1</p> <p>RI.6.4</p> <p>RI.7.4</p> <p>RI.8.4</p> <p>RI.9-10.4</p> <p>RI.6.7</p> <p>Language</p> <p>L.6.3</p> <p>L.7.3</p> <p>L.8.3</p> <p>L.6.4</p> <p>L.7.4</p> <p>L.8.4</p> <p>L.9-10.4</p> <p>Mathematics</p> <p>KY.6.RP.3b</p> <p>KY.6.NS.2</p> <p>KY.6.NS.3</p> <p>KY.6.NS.5</p> <p>KY.7.RP.2.b</p> <p>KY.7.NS.3</p> <p>KY.7.SP.5</p> <p>KY.8.SP.2</p>

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	<p>b. Identify the advantages and disadvantages of basic types of credit. c. Describe the risks, responsibilities and rights associated with using credit.</p> <p>Decision Making & Money Management FL.M.7 Apply decision making strategies when buying products. FL.H.12 Demonstrate how to use different payment methods including checks, debit cards and digital services.</p>		
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives / 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>ESSENTIAL SKILLS</p> <p>Adaptability ES.M.2 / ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence ES.M.4 / ES.H.4 Outline goals (short and long-term) and prioritize as necessary to complete task.</p> <p>Knowledge ES.M.8 / ES.H.8 Apply reading, writing, mathematics, science and technology skills to authentic, real-world tasks.</p> <p>Communication ES.M.16 Engage effectively in a range of age appropriate collaborative discussions (one-on-one, in groups and teacher led).</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management FL.M.6 Evaluate financial management resources and how they are needed to meet the goals of individuals and families by: a. prioritizing financial goals. b. creating a budget including income, expenses (fixed/flexible), and savings. c. developing and explaining a savings plan and budget based on specific short and long-term financial goals.</p> <p>FL.M.7 Apply decision making strategies when buying products.</p> <p>FL.M.9 Investigate how culture, media and technology impact the family and consumer decision making by: a. explaining ways consumer buying practices are influenced by social factors, economic principles, peer pressure, desire for status and advertising techniques.</p>	<p>ECONOMICS</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>7.E.IC.1 Analyze how economic choices were made based on scarcity.</p> <p>8.E.IC.1 Evaluate economic decisions based on scarcity, opportunity costs and incentives.</p> <p>HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.</p>	<p>Reading Informational Text RI.6.1 RI.7.1 RI.8.1 RI.9-10.1 RI.6.4 RI.7.4 RI.8.4 RI.9-10.4 RI.6.7</p> <p>Language L.6.3 L.7.3 L.8.3 L.6.4 L.7.4 L.8.4 L.9-10.4</p> <p>Mathematics KY.6.NS.2 KY.6.NS.3 KY.6.NS.5 KY.7.NS.2 KY.7.NS.3 KY.7.EE.1 KY.7.EE.2</p>

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Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>FL.H.8 Identify why people make financial choices:</p> <ol style="list-style-type: none"> Evaluate the role of emotions, attitudes and behavior in making financial decisions. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. <p>FL.H.10 Identify the components of a personal budgeting process:</p> <ol style="list-style-type: none"> Align goals with desired lifestyle expectations. Develop a budget based on calculated income. Identify and prioritize fixed, variable, and periodic expenses. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions). 		
<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 / 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>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.M.1 Practice problem solving skills in a variety of situations to apply to real-world problems.</p> <p>ES.M.2 / ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>ES.H.1 Use a decision-making process to develop solutions to real world problems.</p> <p>Diligence</p> <p>ES.M.3 / ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>ES.M.4 Outline goals (short and long-term) and prioritize as necessary to complete task.</p> <p>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p> <p>Initiative</p> <p>ES.M.5 Apply failure as a learning opportunity.</p> <p>ES.M.6 Practice on-task behaviors with minimal direction.</p> <p>ES.M.7 Practice, apply and evaluate personal responsibility and pride in assigned work.</p> <p>ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).</p> <p>Knowledge</p> <p>ES.M.8 / ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.</p>	<p>ECONOMICS</p> <p>6.E.IC.1 Analyze the economic choices of individuals, societies and governments.</p> <p>7.E.IC.1 Analyze how economic choices were made based on scarcity.</p> <p>8.E.IC.1 Evaluate economic decisions based on scarcity, opportunity costs and incentives.</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p> <p>HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.</p> <p>CIVICS</p> <p>HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</p>	<p>Reading Informational Text</p> <p>RI.6.1 RI.7.1 RI.8.1 RI.9-10.1 RI.6.4 RI.7.4 RI.8.4 RI.9-10.4 RI.6.7</p> <p>Language</p> <p>L.6.3 L.7.3 L.8.3 L.6.4 L.7.4 L.8.4 L.9-10.4</p> <p>Mathematics</p> <p>KY.6.RP.3b KY.6.NS.2 KY.6.NS.3 KY.6.NS.5 KY.7.RP.2.b KY.7.NS.2 KY.7.NS.3</p>

JA Finance Park® Entry Level

Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>Reliability</p> <p>ES.M.12 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.</p> <p>ES.M.13 Exhibit self-control.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.M.1 Develop and manage financial goals for the future based on one's career choice and lifestyle expectations to meet the needs of individuals and families.</p> <p>FL.M.3 Explain net income.</p> <p>FL.H.5 Analyze the factors that determine net income.</p> <p>b. Differentiate between gross, net, and taxable income.</p> <p>Decision Making & Money Management</p> <p>FL.M.6 Evaluate financial management resources and how they are needed to meet the goals of individuals and families by:</p> <p>a. prioritizing financial goals.</p> <p>b. creating a budget including income, expenses (fixed/flexible), and savings.</p> <p>c. developing and explaining a savings plan and budget based on specific short and long-term financial goals.</p> <p>FL.M.7 Apply decision making strategies when buying products.</p> <p>FL.M.8 Compare and evaluate products and services based on major factors (e.g., brand name, price, quality feature, availability) when making consumer decisions.</p> <p>FL.H.10 Identify the components of a personal budgeting process:</p> <p>a. Align goals with desired lifestyle expectations.</p> <p>b. Develop a budget based on calculated income.</p> <p>c. Identify and prioritize fixed, variable, and periodic expenses.</p> <p>d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions).</p>		

JA Finance Park® PBL

Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> • Tell the difference between abilities, interests, work preferences, and values. • Identify career interests and goals as a way to earn future income. • Interpret sources of income (salaries, wages, interest, profit for business owners, etc). • Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.1 Use a decision-making process to develop solutions to real world problems.</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).</p> <p>Knowledge</p> <p>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.</p> <p>Communication</p> <p>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p> <p>CAREERS</p> <p>Exploration</p> <p>C.H.1 Explore various post-secondary options related to chosen career cluster or pathway.</p> <p>Preparation</p> <p>C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway.</p> <p>C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area.</p> <p>Application</p> <p>C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time management) that are necessary for both the classroom and workplace.</p>	<p>ECONOMICS</p> <p>HS.E.MA.4 Analyze the impact of fiscal policies, various government taxation and spending policies on the economy.</p> <p>HS.E.IC.2 Evaluate how individuals, organizations and governments respond to incentives in the decision making process.</p> <p>HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.</p> <p>CIVICS</p> <p>HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1</p> <p>RI.11-12.1</p> <p>RI.9-10.4</p> <p>RI.11-12.4</p> <p>RI.9-10.7</p> <p>RI.11-12.7</p> <p>Composition</p> <p>C.9-10.1</p> <p>C.11-12.1</p> <p>C.9-10.2</p> <p>C.11-12.2</p> <p>C.9-10.4</p> <p>C.11-12.4</p> <p>C.9-10.5</p> <p>C.11-12.5</p> <p>C.9-10.6</p> <p>C.11-12.6</p> <p>Language</p> <p>L.9-10.1</p> <p>L.9-10.2</p> <p>L.11-12.2</p> <p>L.9-10.4</p> <p>L.11-12.4</p> <p>Mathematics</p> <p>KY.6.RP.3b</p> <p>KY.6.NS.2</p> <p>KY.6.NS.3</p> <p>KY.6.NS.5</p> <p>KY.6.SP.1</p> <p>KY.6.SP.2</p> <p>KY.7.RP.2.b</p> <p>KY.7.NS.2</p> <p>KY.7.NS.3</p> <p>KY.7.EE.1</p> <p>KY.7.EE.2</p>

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Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.H.1 Identify the financial impacts of a career choice.</p> <ol style="list-style-type: none"> Examine the relationship between personal financial goals and career choice. Evaluate the correlation between education, training and potential lifetime income. Compare the advantages and disadvantages of being an employee versus being self-employed. <p>FL.H.5 Analyze the factors that determine net income.</p> <ol style="list-style-type: none"> Interpret a paycheck stub. Differentiate between gross, net, and taxable income. Define the purpose of IRS forms (e.g., W-4, I-9, W-2, and 1099). <p>Money & The Economy</p> <p>FL.H.21 Explain the role of the government in administering social insurance programs such as unemployment, workers' compensation, Medicare, Medicaid and Old-Age, Survivors and Disability Insurance (OASDI), otherwise known as Social Security.</p>		
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> Identify the benefits of saving a portion of income for future use. Explain short- and long-term saving options. Explain some of the advantages and disadvantages of savings options and investment vehicles. Assess risk and risk management. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.1 Use a decision-making process to develop solutions to real world problems.</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).</p> <p>Knowledge</p> <p>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.</p> <p>Communication</p> <p>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p>	<p>ECONOMICS</p> <p>HS.E.IC.3 Perform a cost-benefit analysis on a real-world situation, using economic thinking to describe the marginal costs and benefits of a particular situation.</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p> <p>HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7</p> <p>Composition</p> <p>C.9-10.1 C.11-12.1 C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 C.9-10.6 C.11-12.6</p> <p>Language</p> <p>L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.4 L.11-12.4</p>

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Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p> <p>FINANCIAL LITERACY</p> <p>Saving & Investing</p> <p>FL.H.14 Examine implications of the time value of money:</p> <ol style="list-style-type: none"> Examine the opportunity costs of saving versus spending. Calculate compound interest and explain the benefits of investing early. <p>FL.H.15 Evaluate investment alternatives.</p> <p>FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals:</p> <ul style="list-style-type: none"> Risk versus reward Risk tolerance Diversification <p>Insurance & Risk Management</p> <p>FL.H.23 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.</p> <p>FL.H.24 Analyze the costs and benefits of using various insurance management strategies.</p>		<p>Mathematics</p> <p>KY.6.RP.3b</p> <p>KY.6.NS.2</p> <p>KY.6.NS.3</p> <p>KY.6.NS.5</p> <p>KY.6.SP.1</p> <p>KY.6.SP.2</p> <p>KY.7.RP.2.b</p> <p>KY.7.NS.2</p> <p>KY.7.NS.3</p> <p>KY.7.EE.1</p> <p>KY.7.EE.2</p> <p>KY.7.SP.5</p>
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> Describe the types of financial institutions and the services they provide. Explain debit and credit cards and their uses. Identify the advantages and disadvantages related to credit and debit cards. Give examples of the best ways to build credit. Demonstrate why credit scores are important. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.1 Use a decision-making process to develop solutions to real world problems.</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).</p> <p>Knowledge</p> <p>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.</p>	<p>ECONOMICS</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p> <p>HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.</p> <p>HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1</p> <p>RI.11-12.1</p> <p>RI.9-10.4</p> <p>RI.11-12.4</p> <p>RI.9-10.7</p> <p>RI.11-12.7</p> <p>Composition</p> <p>C.9-10.1</p> <p>C.11-12.1</p> <p>C.9-10.4</p> <p>C.11-12.4</p> <p>C.9-10.5</p> <p>C.11-12.5</p> <p>C.9-10.6</p> <p>C.11-12.6</p> <p>Language</p> <p>L.9-10.1</p> <p>L.9-10.2</p> <p>L.11-12.2</p> <p>L.9-10.4</p> <p>L.11-12.4</p>

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Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	FINANCIAL LITERACY Credit and Debt FL.H.6 Develop strategies to control and manage credit and debt. a. Interpret the components of a credit report. b. Investigate ways that credit scores can affect a consumer's financial options. c. Compare the organizations providing credit counseling services. FL.H.7 Analyze the costs and benefits of using credit. Decision Making & Money Management FL.H.8 Identify why people make financial choices: a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. c. Analyze the opportunity costs of short and long-term financial decisions. FL.H.11 Identify the major types of financial institutions and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services. FL.H.12 Demonstrate how to use different payment methods including checks, debit cards and digital services.		Mathematics KY.6.RP.3b KY.6.NS.2 KY.6.NS.3 KY.6.NS.5 KY.7.RP.2.b KY.7.NS.3 KY.7.SP.5 KY.8.SP.2
Unit 4: Budget+ Students set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan—the first steps toward achieving financial independence. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget. Objectives / Students will: <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. 	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.	ECONOMICS HS.E.IC.1 Predict the way scarcity causes individuals, organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.4 L.11-12.4

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Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<ul style="list-style-type: none"> Prepare a budget using goals and income. 	<p>Communication</p> <p>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management</p> <p>FL.H.8 Identify why people make financial choices:</p> <ul style="list-style-type: none"> Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Analyze the opportunity costs of short and long-term financial decisions. <p>FL.H.10 Identify the components of a personal budgeting process:</p> <ul style="list-style-type: none"> Align goals with desired lifestyle expectations. Develop a budget based on calculated income. Identify and prioritize fixed, variable, and periodic expenses. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions). Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing <p>Saving & Investing</p> <p>FL.H.14 Examine implications of the time value of money:</p> <ul style="list-style-type: none"> Examine the opportunity costs of saving versus spending. 		<p>Mathematics</p> <p>KY.6.NS.2 KY.6.NS.3 KY.6.NS.5 KY.7.NS.2 KY.7.NS.3 KY.7.EE.1 KY.7.EE.2</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students use knowledge and skills gained from the JA <i>Finance Park</i> lessons to create a Portfolio and a Presentation that answer the Driving Question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> Demonstrate understanding of the importance of making smart 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.1 Use a decision-making process to develop solutions to real world problems.</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p>	<p>ECONOMICS</p> <p>HS.E.MA.4 Analyze the impact of fiscal policies, various government taxation and spending policies on the economy.</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p> <p>HS.E.IC.1 Predict the way scarcity causes individuals,</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7</p> <p>Composition</p> <p>C.9-10.1 C.11-12.1</p>

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Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>financial decisions now that will last throughout their lifetimes.</p> <ul style="list-style-type: none"> 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>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).</p> <p>ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).</p> <p>Knowledge</p> <p>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.</p> <p>ES.H.10 Defend important concepts in learning to an authentic audience (e.g., city council, business and community partners).</p> <p>Reliability</p> <p>ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, and acceptance) in various situations.</p> <p>ES.H.14 Model self-control in all situations.</p> <p>Communication</p> <p>ES.H.17 Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences.</p> <p>CAREERS</p> <p>Exploration</p> <p>C.H.1 Explore various post-secondary options related to chosen career cluster or pathway.</p> <p>Preparation</p> <p>C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships).</p> <p>Application</p> <p>C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time management) that are necessary for both the classroom and workplace.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.H.1 Identify the financial impacts of a career choice.</p> <p>a. Examine the relationship between personal financial goals and career choice.</p>	<p>organizations and governments to evaluate tradeoffs, make choices and incur opportunity costs.</p> <p>HS.E.IC.2 Evaluate how individuals, organizations and governments respond to incentives in the decision-making process.</p> <p>HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.</p> <p>CIVICS</p> <p>HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</p>	<p>C.9-10.4 C.11-12.4 C.9-10.5 C.11-12.5 C.9-10.6 C.11-12.6</p> <p>Language</p> <p>L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.4 L.11-12.4</p> <p>Mathematics</p> <p>KY.6.RP.3b KY.6.NS.2 KY.6.NS.3 KY.6.NS.5 KY.7.RP.2b KY.7.NS.2 KY.7.NS.3</p>

JA Finance Park® PBL

Unit Description and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>b. Evaluate the correlation between education, training and potential lifetime income.</p> <p>c. Compare the advantages and disadvantages of being an employee versus being self-employed.</p> <p>FL.H.5 Analyze the factors that determine net income.</p> <p>a. Interpret a paycheck stub.</p> <p>b. Differentiate between gross, net, and taxable income.</p> <p>c. Define the purpose of IRS forms.</p> <p>Decision Making & Money Management</p> <p>FL.H.8 Identify why people make financial choices:</p> <p>b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.</p> <p>c. Analyze the opportunity costs of short and long-term financial decisions.</p> <p>FL.H.10 Identify the components of a personal budgeting process:</p> <p>a. Align goals with desired lifestyle expectations.</p> <p>b. Develop a budget based on calculated income.</p> <p>c. Identify and prioritize fixed, variable, and periodic expenses.</p> <p>d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions).</p> <p>e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options).</p> <p>f. Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing</p> <p>Saving & Investing</p> <p>FL.H.14 Examine implications of the time value of money:</p> <p>a. Examine the opportunity costs of saving vs spending.</p> <p>c. Calculate compound interest and explain the benefits of investing early.</p> <p>FL.H.15 Evaluate investment alternatives.</p> <p>FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals:</p> <ul style="list-style-type: none"> • Risk versus reward • Risk tolerance • Diversification <p>Insurance & Risk Management</p> <p>FL.H.23 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.</p> <p>FL.H.24 Analyze the costs and benefits of using various insurance management strategies.</p>		

JA Finance Park® Advanced

Unit Description and Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Theme 1: Employment and Income 1.1 Foundation: Career Cluster Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway. Objectives / Students will: <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. 	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work). Communication ES.H.18 Respect individual differences and work collaboratively with people of diverse backgrounds, viewpoints and experiences. CAREERS Exploration C.H.1 Explore various postsecondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. Application C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace. FINANCIAL LITERACY FL.H.1 Identify the financial impacts of a career choice. <ol style="list-style-type: none"> Examine the relationship between personal financial goals and career choice. Evaluate the correlation between education, training and potential lifetime income. Compare the advantages and disadvantages of being an employee versus being self-employed. 	ECONOMICS HS.E.IC.2 Evaluate how individuals, organizations and governments respond to incentives in the decision making process. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.4 L.11-12.4
Theme 1: Employment and Income 1.2 Foundation: Net Income Students learn the difference between gross pay and net pay and understand taxes and other deductions withheld from a paycheck.	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.	ECONOMICS HS.E.MA.4 Analyze the impact of fiscal policies , various government taxation and spending policies on the economy.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7

JA Finance Park® Advanced

Unit Description and Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Objectives / Students will: <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. 	Initiative ES.H.6 Model on-task behavior. FINANCIAL LITERACY Careers, Education, and Income FL.H.5 Analyze the factors that determine net income. <ul style="list-style-type: none"> Interpret a paycheck stub. Differentiate between gross, net, and taxable income. 	CIVICS HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.	Composition C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.4 L.11-12.4
Theme 2: Employment and Education 2.1 Foundation: The Value of Education Students learn about time commitments, costs, and benefits of post-secondary education options. They find occupations with the highest return on investment. Objectives / Students will: <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. 	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. CAREERS Exploration C.H.1 Explore various post-secondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. FINANCIAL LITERACY Careers, Education, and Income FL.H.1 Identify the financial impacts of a career choice. <ul style="list-style-type: none"> Examine the relationship between personal financial goals and career choice. Evaluate the correlation between education, training and potential lifetime income. 	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7 Composition C.9-10.5 C.11-12.5 Language L.9-10.1 L.9-10.2 L.11-12.2 L.9-10.4 L.11-12.4

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Unit Description and Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>3.1 Foundation: Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> • Use rational and considered decision-making steps to select financial goals and priorities. • Explain how decisions made today can impact the future. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.H.1 Identify the financial impacts of a career choice.</p> <p>a. Examine the relationship between personal financial goals and career choice.</p> <p>Decision Making & Money Management</p> <p>FL.H.8 Identify why people make financial choices:</p> <p>a. Evaluate the role of emotions, attitudes and behavior in making financial decisions.</p> <p>b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.</p> <p>c. Analyze the opportunity costs of short and long-term financial decisions.</p>	NA	<p>Reading Informational Text</p> <p>RI.9-10.1</p> <p>RI.11-12.1</p> <p>RI.9-10.4</p> <p>RI.11-12.4</p> <p>Language</p> <p>L.9-10.1</p> <p>L.9-10.4</p> <p>L.11-12.4</p>
<p>Theme 4: Planning and Money Management</p> <p>4.1 Foundation: Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> • Recognize some of the reasons why people might spend more than they earn. • Identify and use parts of a budget. • List the long-term effects of overspending. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>Knowledge</p> <p>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management</p> <p>FL.H.8 Identify why people make financial choices:</p> <p>a. Evaluate the role of emotions, attitudes and behavior in making financial decisions.</p>	NA	<p>Reading Informational Text</p> <p>RI.9-10.1</p> <p>RI.11-12.1</p> <p>RI.9-10.4</p> <p>RI.11-12.4</p> <p>RI.9-10.7</p> <p>RI.11-12.7</p> <p>Language</p> <p>L.9-10.1</p> <p>L.9-10.2</p> <p>L.11-12.2</p> <p>L.9-10.4</p> <p>L.11-12.4</p>

JA Finance Park® Advanced

Unit Description and Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.</p> <p>c. Analyze the opportunity costs of short and long-term financial decisions.</p> <p>FL.H.10 Identify the components of a personal budgeting process:</p> <p>a. Align goals with desired lifestyle expectations.</p> <p>b. Develop a budget based on calculated income.</p> <p>c. Identify and prioritize fixed, variable, and periodic expenses.</p> <p>d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions).</p> <p>e. Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options).</p> <p>f. Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing.</p>		
<p>Theme 5: Risk Management and Insurance</p> <p>5.1 Foundation: Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> Recognize strategies for managing risk. List the benefits of having insurance for risk management. Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. Compare insurance policies. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.1 Use a decision-making process to develop solutions to real world problems.</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Insurance & Risk Management</p> <p>FL.H.23 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.</p> <p>FL.H.24 Analyze the costs and benefits of using various insurance management strategies. a. Identify the major types of insurance</p>	<p>NA</p>	<p>Reading Informational Text</p> <p>RI.9-10.1</p> <p>RI.11-12.1</p> <p>RI.9-10.4</p> <p>RI.11-12.4</p> <p>Composition</p> <p>C.9-10.1</p> <p>C.11-12.1</p> <p>C.9-10.5</p> <p>C.11-12.5</p> <p>Language</p> <p>L.9-10.1</p> <p>L.9-10.4</p> <p>L.11-12.4</p>

JA Finance Park® Advanced

Unit Description and Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>Theme 6: Investing</p> <p>6.1 Foundation: Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives / Students will:</p> <ul style="list-style-type: none"> Recognize different investment options. Compare the benefits and risks of various investment options. Create a diversified investment portfolio that maximizes profit. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative ES.H.6 Model on-task behavior. ES.H.8 Document and reflect upon mastered skills.</p> <p>Knowledge ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real world problems.</p> <p>FINANCIAL LITERACY</p> <p>Saving & Investing FL.H.14 Examine implications of the time value of money: a. Examine the opportunity costs of saving versus spending. FL.H.15 Evaluate investment alternatives: d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification</p> <p>Money & The Economy FL.H.17 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure, and store of value. b. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services.</p>	<p>ECONOMICS HS.E.I.Q.2 Generate supporting questions to develop knowledge, understanding and thinking relative to key economic concepts framed by compelling questions. HS.E.MA.5 Assess how interest rates influence borrowing and investing. HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.</p>	<p>Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language L.9-10.1 L.9-10.4 L.11-12.4</p>
<p>Theme 7: Simulation and Debrief</p> <p>7.1 Foundation: Simulation 7.2 Foundation: Debrief and Reflection</p> <p>Students participate in the <i>JA Finance Park</i> simulation, reflect on the activities they participated in during the simulation, and connect their learnings and takeaways from the <i>JA Finance Park</i> simulation to their future career and money management goals.</p>	<p>ESSENTIAL SKILLS</p> <p>Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p> <p>Initiative ES.H.6 Model on-task behavior.</p>	<p>ECONOMICS HS.E.I.Q.2 Generate supporting questions to develop knowledge, understanding and thinking relative to key economic concepts framed by compelling questions. HS.E.MA.4 Analyze the impact of fiscal policies, various government</p>	<p>Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 RI.9-10.7 RI.11-12.7</p> <p>Composition C.9-10.1 C.11-12.1 C.9-10.5 C.11-12.5</p>

JA Finance Park® Advanced

Unit Description and Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Objectives / Students will: <ul style="list-style-type: none"> Identify a career path. Analyze the advantages and disadvantages of different payment methods. Create a successful budget using hypothetical life situations. Apply consumer skills to spending and saving decisions. Identify key learnings from the JA Finance Park simulation. Analyze and apply lessons learned to future career and money management goals. 	<p>ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work.</p> <p>ES.H.8 Document and reflect upon mastered skills (e.g., portfolio, resume, application packet, etc.).</p> <p>Knowledge</p> <p>ES.H.9 Apply important concepts in reading, writing, mathematics, science and technology to solve real-world problems.</p> <p>Reliability</p> <p>ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.</p> <p>ES.H.14 Model self-control in all situations.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.H.1 Identify the financial impacts of a career choice.</p> <ol style="list-style-type: none"> Examine the relationship between personal financial goals and career choice. Evaluate the correlation between education, training and potential lifetime income. <p>FL.H.5 Analyze the factors that determine net income.</p> <ol style="list-style-type: none"> Interpret a paycheck stub. Differentiate between gross, net, and taxable income. <p>Decision Making & Money Management</p> <p>FL.H.8 Identify why people make financial choices:</p> <ol style="list-style-type: none"> Evaluate the role of emotions, attitudes and behavior in making financial decisions. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Analyze the opportunity costs of short and long-term financial decisions. <p>FL.H.10 Identify the components of a personal budgeting process:</p> <ol style="list-style-type: none"> Align goals with desired lifestyle expectations. Develop a budget based on calculated income. Identify and prioritize fixed, variable, and periodic expenses. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions). Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing. <p>Saving & Investing</p> <p>FL.H.14 Examine implications of the time value of money:</p> <ol style="list-style-type: none"> Examine the opportunity costs of saving versus spending. <p>FL.H.15 Evaluate investment alternatives:</p> <ol style="list-style-type: none"> Describe mutual funds, Exchange Traded Funds, stocks and bonds. 	<p>taxation and spending policies on the economy.</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p> <p>HS.E.IC.2 Evaluate how individuals, organizations and governments respond to incentives in the decision making process.</p> <p>HS.E.I.CC.1 Engage in civil discussion, reach consensus when appropriate and respect diverse opinions relevant to compelling and/or supporting questions in economics.</p> <p>CIVICS</p> <p>HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</p>	<p>Language</p> <p>L.9-10.1</p> <p>L.9-10.2</p> <p>L.11-12.2</p> <p>L.9-10.4</p> <p>L.11-12.4</p>

JA Finance Park® Advanced

Unit Description and Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals:</p> <ul style="list-style-type: none"> • Risk versus reward • Risk tolerance • Diversification <p>Money & The Economy</p> <p>FL.H.17 Interpret the role and function of money in society:</p> <ol style="list-style-type: none"> Explain the functions of money: medium of exchange, unit of measure, and store of value. Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. <p>Insurance & Risk Management</p> <p>FL.H.23 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.</p> <p>FL.H.24 Analyze the costs and benefits of using various insurance management strategies. a. Identify the major types of insurance</p>		

JA Finance Park® Advanced Extension Activities

Extension Details and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Theme One: Employment and Income			
1.3 Extension: Entrepreneurial Strengths and Talents 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. Students will: <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. 	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. CAREERS Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway.	ECONOMICS HS.E.MI.4 Compare the roles of consumers and producers in the product, labor and financial markets and the economy as a whole.	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.1 L.9-10.4 L.11-12.4
1.4 Extension: Job Loss 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. Students will: <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. 	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. CAREERS Preparation C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting postsecondary institutions, apprenticeships, internships). C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area. C.H.8 Research and predict additional requirements/training that would create opportunities of growth within the career/field.	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.1 L.9-10.4 L.11-12.4

JA Finance Park Advanced Extension Activities

Extension Details and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>1.5 Extension: My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also 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>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.1 Use a decision-making process to develop solutions to real world problems.</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>Reliability</p> <p>ES.H.13 Practice ethical behavior (e.g., honesty, trust, compassion, acceptance) in various situations.</p> <p>CAREERS</p> <p>Preparation</p> <p>C.H.10 Assess the relationship between personal behavior and employability (e.g., academic achievement, industry certifications, extracurricular activities, community involvement, driving record, impact of online behavior).</p>	<p>NA</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>
<p>1.6 Extension: The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the purpose of the W-4 form. Examine the employee sections of the W-4 form. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.1 Use a decision-making process to develop solutions to real world problems.</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.H.5 Analyze the factors that determine net income. c. Define the purpose of IRS forms (e.g., W-4, I-9, W-2, and 1099).</p>	<p>ECONOMICS</p> <p>HS.E.MA.4 Analyze the impact of fiscal policies, various government taxation and spending policies on the economy.</p> <p>CIVICS</p> <p>HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>

JA Finance Park Advanced Extension Activities

Extension Details and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
Theme Two: Employment and Education			
2.2 Extension: Applying for Financial Aid with FAFSA Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college. Students will: <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. 	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. FINANCIAL LITERACY Careers, Education, and Income FL.H.3 Evaluate the costs of funding sources for post-secondary education and training. <ul style="list-style-type: none"> b. Examine the process for and benefits of Free Application for Federal Student Aid (FAFSA) completion. 	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.1 L.9-10.4 L.11-12.4
2.3 Extension: Career Decisions Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan. Students will: <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. 	ESSENTIAL SKILLS Adaptability ES.H.1 Use a decision-making process to develop solutions to real world problems. ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. CAREERS Exploration C.H.1 Explore various postsecondary options related to chosen career cluster or pathway. Preparation C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway. C.H.5 Assess and modify the educational plan to prepare for future career opportunities by: <ul style="list-style-type: none"> b. making decisions and setting goals for future plans. C.H.6 Explore opportunities to develop skills needed to obtain and retain a job/career (e.g., visiting	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.1 L.9-10.4 L.11-12.4

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	<p>postsecondary institutions, apprenticeships, internships).</p> <p>C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area.</p>		
<p>2.4 Extension: Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Reflect on their current GPA and course selections in light of key factors that influence college admissions. ● Calculate a possible GPA based on potential new courses. ● List the positive steps they can take to be successful with potential new courses. 	<p>ESSENTIAL SKILLS</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>CAREERS</p> <p>Preparation</p> <p>C.H.10 Assess the relationship between personal behavior and employability (e.g., academic achievement, industry certifications, extracurricular activities, community involvement, driving record, impact of online behavior)</p> <p>Application</p> <p>C.H.11 Identify and follow agreed-upon work skills (e.g., attendance, respect, preparedness, quality of work, time-management) that are necessary for both the classroom and workplace.</p>	<p>NA</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>
<p>2.5 Extension: Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Recognize the options available upon receiving a financial aid award letter. ● Analyze the parts of a financial aid award letter. ● Identify effective strategies for negotiating additional financial aid. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.H.3 Evaluate the costs of funding sources for post-secondary education and training.</p> <p>b. Examine the process for and benefits of Free Application for Federal Student Aid (FAFSA) completion.</p> <p>Decision Making & Money Management</p> <p>L.H.8 Identify why people make financial choices:</p> <p>b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.</p> <p>c. Analyze the opportunity costs of short and long-term financial decisions.</p>	<p>NA</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>

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Extension Details and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
<p>2.6 Extension: Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify a savings goal and plan. Contrast grants and scholarships with student loans. Explain the responsibilities associated with student loan debt. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.H.1 Identify the financial impacts of a career choice.</p> <ol style="list-style-type: none"> Examine the relationship between personal financial goals and career choice. Evaluate the correlation between education, training and potential lifetime income. <p>FL.H.3 Evaluate the costs of funding sources for post-secondary education and training.</p> <ol style="list-style-type: none"> Identify funding sources to assist in postsecondary education opportunities and applicable costs. <p>Decision Making & Money Management</p> <p>L.H.8 Identify why people make financial choices:</p> <ol style="list-style-type: none"> Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Analyze the opportunity costs of short and long-term financial decisions. 	<p>ECONOMICS</p> <p>HS.E.IC.2 Evaluate how individuals, organizations and governments respond to incentives in the decision making process.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>
Theme Three: Financial Responsibility and Decision Making			
<p>3.2 Extension: Buying Your First Car</p> <p>Students are introduced to the process of car buying and shown three ways to pay for a vehicle, each with advantages and disadvantages. Students discover the differences between affording a new or used vehicle, and explore costs of car ownership. Students research and analyze the costs of three different vehicles that interest them.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare benefits of buying and leasing a car. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.1 Use a decision-making process to develop solutions to real world problems.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>ES.H.7 Demonstrate and evaluate personal responsibility and pride in assigned work (e.g., asking clarifying questions, self-directed learning, self-initiated learning, quality of work).</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management</p> <p>FL.H.8 Identify why people make financial choices:</p>	<p>ECONOMICS</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>

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<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Evaluate the role of emotions, attitudes and behavior in making financial decisions. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. Analyze the opportunity costs of short and long-term financial decisions. <p>FL.H.10 Identify the components of a personal budgeting process:</p> <ul style="list-style-type: none"> Align goals with desired lifestyle expectations. Develop a budget based on calculated income. Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing. 		
<p>3.3 Extension: Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p> <p>Students will:</p> <ul style="list-style-type: none"> Compare cost of living in different states. Discover the different median wage for different states and occupations. Make a four-step plan for the future. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>CAREERS</p> <p>Exploration</p> <p>C.H.1 Explore various post-secondary options related to chosen career cluster or pathway.</p> <p>Preparation</p> <p>C.H.3 Examine a variety of resources available in selecting and planning for various occupations in a career cluster or pathway.</p> <p>C.H.7 Evaluate a chosen career, including educational requirements, skills necessary to perform the job, potential earnings and job outlook in a geographical area.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.H.1 Identify the financial impacts of a career choice.</p> <ul style="list-style-type: none"> Examine the relationship between personal financial goals and career choice. Evaluate the correlation between education, training and potential lifetime income. 	<p>ECONOMICS</p> <p>HS.E.IC.2 Evaluate how individuals, organizations and governments respond to incentives in the decision making process.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>

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<p>3.4 Extension: My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the effects of late or missed payments. Explain the effect of debts on a person's net worth. Distinguish between good use and misuse of credit cards. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Credit and Debt</p> <p>FL.H.6 Develop strategies to control and manage credit and debt.</p> <ul style="list-style-type: none"> Interpret the components of a credit report. Investigate ways that credit scores can affect a consumer's financial options. <p>FL.H.7 Analyze the costs and benefits of using credit.</p> <ul style="list-style-type: none"> Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. 	<p>ECONOMICS</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>
<p>3.5 Extension: Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the difference between philanthropy and charity. 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>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management</p> <p>FL.H.8 Identify why people make financial choices:</p> <ul style="list-style-type: none"> Evaluate the role of emotions, attitudes and behavior in making financial decisions. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. <p>FL.H.10 Identify the components of a personal budgeting process:</p> <ul style="list-style-type: none"> Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions). 	<p>ECONOMICS</p> <p>HS.E.MA.4 Analyze the impact of fiscal policies, various government taxation and spending policies on the economy.</p> <p>HS.E.IC.2 Evaluate how individuals, organizations and governments respond to incentives in the decision making process.</p> <p>CIVICS</p> <p>HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>

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<p>3.6 Extension: Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.1 Use a decision-making process to develop solutions to real world problems.</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>ES.H.4 Outline and examine goals and priorities necessary to complete tasks.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management</p> <p>FL.H.8 Identify why people make financial choices:</p> <ol style="list-style-type: none"> Evaluate the role of emotions, attitudes and behavior in making financial decisions. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences 	<p>NA</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>
<p>3.7 Extension: 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>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Careers, Education, and Income</p> <p>FL.H.5 Analyze the factors that determine net income.</p> <ol style="list-style-type: none"> Differentiate between gross, net, and taxable income. <p>Money & The Economy</p> <p>FL.H.19 Explain how government uses taxation to generate revenue, manage the economy and discourage/encourage certain behaviors.</p> <p>FL.H.21 Explain the role of the government in administering social insurance programs such as unemployment, workers' compensation, Medicare, Medicaid and Old-Age, Survivors and Disability Insurance (OASDI), otherwise known as Social Security.</p>	<p>ECONOMICS</p> <p>HS.E.MA.4 Analyze the impact of fiscal policies, various government taxation and spending policies on the economy.</p> <p>CIVICS</p> <p>HS.C.RR.1 Evaluate the civic responsibilities of individuals within a society.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>

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Theme Four: Planning and Money Management			
4.2 Extension: A World Without Cash Students discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app. Students will: <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. 	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. FINANCIAL LITERACY Decision Making & Money Management FL.H.11 Identify the major types of financial institutions and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services. Insurance & Risk Management FL.H.25 Identify strategies for protecting personal financial information and resources.	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.1 L.9-10.4 L.11-12.4
4.3 Extension: Extracurricular Expenses Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences. Students will: <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. 	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. ES.H.4 Outline and examine goals and priorities necessary to complete tasks. Initiative ES.H.6 Model on-task behavior. FINANCIAL LITERACY Decision Making & Money Management FL.H.8 Identify why people make financial choices: b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. FL.H.10 Identify the components of a personal budgeting process: a. Align goals with desired lifestyle expectations. b. Develop a budget based on calculated income. c. Identify and prioritize fixed, variable, and periodic expenses.	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.1 L.9-10.4 L.11-12.4

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4.4 Extension: Unexpected Expenses <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. 	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. FINANCIAL LITERACY Decision Making & Money Management FL.H.10 Identify the components of a personal budgeting process: d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions)	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.1 L.9-10.4 L.11-12.4
Theme Five: Risk Management and Insurance			
5.2 Extension: Auto Insurance <p>Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p> <p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. 	ESSENTIAL SKILLS Adaptability ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving). Diligence ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task. Initiative ES.H.6 Model on-task behavior. FINANCIAL LITERACY Insurance & Risk Management FL.H.24 Analyze the costs and benefits of using various insurance management strategies. Identify the major types of insurance: <ul style="list-style-type: none"> liability property and casualty 	NA	Reading Informational Text RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4 Language L.9-10.1 L.9-10.4 L.11-12.4

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<p>5.3 Extension: Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the expenses associated with taking out a mortgage. • Differentiate among different types of mortgages. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Insurance & Risk Management</p> <p>FL.H.24 Analyze the costs and benefits of using various insurance management strategies.</p> <p>a. Identify the major types of insurance:</p> <ul style="list-style-type: none"> • liability • property and casualty • homeowners/renters 	<p>ECONOMICS</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>
Theme 6: Investing			
<p>6.2 Extension: Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one's working life, and the impact of failing to fund one's retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the benefits of funding retirement early. • Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Decision Making & Money Management</p> <p>FL.H.8 Identify why people make financial choices:</p> <p>b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.</p> <p>c. Analyze the opportunity costs of short and long-term financial decisions.</p> <p>FL.H.10 Identify the components of a personal budgeting process:</p> <p>d. Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions).</p>	<p>ECONOMICS</p> <p>HS.E.MA.4 Analyze the impact of fiscal policies, various government taxation and spending policies on the economy.</p> <p>HS.E.IC.2 Evaluate how individuals, organizations and governments respond to incentives in the decision making process.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>

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Extension Details and Learning Objectives	KY Academic Standards for Career Studies and Financial Literacy	KY Academic Standards for Social Studies	KY Reading, Writing and Mathematics
	<p>Saving & Investing</p> <p>FL.H.14 Examine implications of the time value of money:</p> <ul style="list-style-type: none"> a. Examine the opportunity costs of saving versus spending. <p>FL.H.15 Evaluate investment alternatives:</p> <ul style="list-style-type: none"> b. Compare traditional and Roth Individual Retirement Accounts (IRA). 		
<p>6.3 Extension: Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize basic principles of investing in stocks. • Identify factors that affect stocks and the stock market. • List strategies for smart investing. 	<p>ESSENTIAL SKILLS</p> <p>Adaptability</p> <p>ES.H.2 Model flexibility and willingness to try new things (e.g., critical thinking, problem solving).</p> <p>Diligence</p> <p>ES.H.3 Demonstrate resilience and perseverance by showing willingness to complete a task.</p> <p>Initiative</p> <p>ES.H.6 Model on-task behavior.</p> <p>FINANCIAL LITERACY</p> <p>Saving & Investing</p> <p>FL.H.14 Examine implications of the time value of money:</p> <ul style="list-style-type: none"> c. Calculate compound interest and explain the benefits of investing early. <p>FL.H.15 Evaluate investment alternatives:</p> <ul style="list-style-type: none"> d. Describe mutual funds, Exchange Traded Funds, stocks and bonds. <p>FL.H.16 Explain the components of a prudent investment strategy compatible with personal financial goals:</p> <ul style="list-style-type: none"> • Risk versus reward • Risk tolerance • Diversification 	<p>ECONOMICS</p> <p>HS.E.MA.5 Assess how interest rates influence borrowing and investing.</p>	<p>Reading Informational Text</p> <p>RI.9-10.1 RI.11-12.1 RI.9-10.4 RI.11-12.4</p> <p>Language</p> <p>L.9-10.1 L.9-10.4 L.11-12.4</p>