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A Correlation: Oregon Academic Standards and Junior Achievement Capstone Programs

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[Oregon K-12 Social Sciences Academic Content Standards 2018](#)

Junior Achievement USA®
One Education Way
Colorado Springs, CO
80906
www.ja.org

Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to Oregon State Learning Standards. The correlation is designed to show how *JA BizTown*[®] and *JA Finance Park*[®] will enhance or complement efforts to meet educational standards it is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. Often, Extended Learning Opportunities within the curriculum directly support an academic standard. When that is the case, the letters ELO will appear superscripted next to the standard.

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.

The program content augments students' core curriculum in social studies, English language arts, and mathematics. Throughout the program, students use critical-thinking skills to learn about key concepts as they explore and enhance their understanding of free enterprise.

JA Finance Park lessons address fundamental business and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons also provide a highly relevant learning opportunity to "model with mathematics," in which students apply mathematics to solve problems arising in everyday life. After weeks of classroom preparation, students experience a simulation (either on site or virtually) where they put their newly found knowledge and skills to use.

The *JA Finance Park* program provides two curriculum implementation options. Lessons are offered in a traditional classroom presentation format designed for middle-grade students and in a Project-Based Learning (PBL) format created for high school students. Both provide educators a method of delivery that will best meet the needs of their students.

Option 1) A traditional teacher-taught, in-class lesson format that encompasses financial planning and career exploration with accompanying PowerPoint slides.

Option 2) A Project-Based Learning (PBL) format that encompasses the financial planning and career exploration topics but in a nontraditional approach.

JA BizTown

Unit Description	Oregon State Standards	English Language Arts	Math
<p>Unit 1: You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>Grade 4</p> <p>4.4 Analyze different buying choices and opportunity costs.</p> <p>4.20 Construct explanations using reasoning, correct sequence, examples and details with relevant information and data. ^{ELO}</p> <p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>6.28 Construct arguments using claims and evidence from multiple sources, while acknowledging the strengths and limitations of these arguments. ^{ELO}</p>	<p>Grade 4</p> <p>RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5</p> <p>RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6</p> <p>RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4</p> <p>4.NBT.3 4.NBT.4</p> <p>Grade 5</p> <p>5.NBT.5 5.NBT.7</p> <p>Grade 6</p> <p>6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown

Unit Description	Oregon State Standards	English Language Arts	Math
<p>Unit 2: Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>Grade 4 4.3 Analyze how wealth and scarcity connect to personal, community, regional, and world resources.</p> <p>Grade 5 5.7 Explain the purpose of taxes and give examples of their use [from current and U.S. history.]</p> <p>Grade 6 6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs for different groups and society as a whole.</p>	<p>Grade 4 RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4 L.4.6</p> <p>Grade 5 RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>Grade 6 R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>Mathematical Practices 4-6 1 2 4</p>

JA BizTown

Unit Description	Oregon State Standards	English Language Arts	Math
<p>Unit 3: Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>Grade 5 5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).</p>	<p>Grade 4 RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5 RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6 SL.6.1 L.6.1 L.6.2 L.6.4 L.6.6</p>	<p>Grade 4 4.MD.4</p> <p>Grade 5 5.MD.2</p> <p>Mathematical Practices 4-6</p> <p>2 4 5 6</p>

JA BizTown

Unit Description	Oregon State Standards	English Language Arts	Math
<p>Unit 4: Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit 	<p>Grade 4</p> <p>4.5 Demonstrate understanding of needs and wants using a budget. ^{ELO}</p> <p>4.6 Determine the consequences of sharing personal information with others. ^{ELO}</p> <p>4.23 Explain individual and cooperative approaches people have taken, or could take in the future, to address local, regional, and global problems, as well as predict possible results of those actions. ^{ELO}</p> <p>Grade 5</p> <p>5.23 Use primary and secondary sources to formulate historical questions and to examine a historical account about an issue of the time. ELO</p> <p>Grade 6</p> <p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages.</p>	<p>Grade 4</p> <p>W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5</p> <p>W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.NBT.5</p> <p>Grade 5</p> <p>5.NBT.5</p> <p>Grade 6</p> <p>6.NS.2 6.NS.3</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA BizTown

Unit Descriptions	Oregon State Standards	English Language Arts	Math
<p>Unit 5: Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at <i>JA BizTown</i> ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at <i>JA BizTown</i> ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>Grade 4</p> <p>4.3 Analyze how wealth and scarcity connect to personal, community, regional, and world resources.</p> <p>4.4 Analyze different buying choices and opportunity costs.</p> <p>Grade 5</p> <p>5.7 Explain the purpose of taxes and give examples of their use [from current and U.S. history.]</p> <p>5.8 Analyze career choices through the return on investment (qualifications, education, and Income potential).</p> <p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p>	<p>Grade 4</p> <p>W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5</p> <p>W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6</p> <p>W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 5</p> <p>5.NBT.5</p> <p>Mathematical Practices 4-6</p> <p>1-7</p>

JA Finance Park

Unit Description	Oregon State Standards	English Language Arts	Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>The 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>Grade 7</p> <p>7.12 Define and explain the following: employment, income, and investing.</p>	<p>Grade 6</p> <p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7</p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>Grade 6</p> <p>6.8 Evaluate alternative approaches or solutions to economic issues in terms of benefits and costs for different groups and society as a whole.</p> <p>6.11 Identify and explain ways to manage risk and how insurance plays a role in mitigating loss. (wearing helmets, bike theft, piggy bank v. bank)</p> <p>Grade 8</p> <p>8.16 Explain how compound interest can be both a positive and a negative (compounding interest on investments and compounding interest on credit cards)</p>	<p>Grade 6</p> <p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5 SP.6.1 SP.6.2</p> <p>Grade 7</p> <p>RP.7 R2.b NS.7.2 NS.7.3 EE.7.1 EE.7.2 SP.7.5</p>

JA Finance Park

Unit Description	Oregon State Standards	English Language Arts	Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>Grade 7</p> <p>7.10 Compare the costs and benefits of buying on credit (e.g., investment, debt, foreclosure, interest).</p> <p>Grade 8</p> <p>8.15 Compare and contrast different types of financial institutions and the services they provide (e.g. fees, services).</p>	<p>Grade 6</p> <p>SL.6.1 SL.6.2</p> <p>Grades 9-10</p> <p>L.9-10.1 L.9-10.4</p> <p>Grades 11-12</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.3 SP.7.5</p> <p>Grade 8</p> <p>G.8 SP.8.2</p>

JA Finance Park

Unit Description	Oregon State Standards	English Language Arts	Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>The 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>Grade 8</p> <p>8.18 Describe how marketing and advertising can influence spending and saving decisions.</p>	<p>Grade 6</p> <p>RI.6.1 SL.6.1 L.6.1 L.6.3, 6.4</p> <p>Grade 7</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3, 7.4</p> <p>Grade 8</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3,8.4</p> <p>Grades 9-10</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6</p> <p>NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>NS.7.2 NS.7.3 EE.7.1 EE.7.2</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>The 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>Grade 6</p> <p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>6.12 Define and explain the following: spending, savings, credit, and debt.</p> <p>Grade 7</p> <p>7.10 Compare the costs and benefits of buying on credit (e.g., investment, debt, foreclosure, interest)</p> <p>Grade 8</p> <p>8.15 Compare and contrast different types of financial institutions and the services they provide (e.g. fees, services)</p> <p>8.18 Describe how marketing and advertising can influence spending and saving decisions</p>	<p>Grade 6</p> <p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6</p> <p>RP.6.3b NS.6.2 NS.6.3 NS.6.5</p> <p>Grade 7</p> <p>RP.7.R2.b NS.7.2 NS.7.3</p>

JA Finance Park Extension Activities

Unit 1: Income			
Extension Activity Description	Common Core ELA	Common Core Math	Oregon State Standards
<p>1. Kuder Navigator Career Assessment</p> <p>Students take an online career assessment to learn about their interests, skills, and work values.</p>	<p>L.6.4</p> <p>L.7.4</p> <p>L.8.4</p>		
<p>2. Career Choice Research</p> <p>Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a Career Critique Chart.</p>	<p>RI.6.1</p> <p>SL.6.1</p> <p>L.6.4</p> <p>RI.7.1</p> <p>SL.7.1</p> <p>L.7.4</p> <p>RI.8.1</p> <p>SL.8.1</p> <p>L.8.4</p> <p>RI.9-10.1</p> <p>SL. 9-10.1</p> <p>RI.11-12.1</p> <p>SL. 11-12.1</p>		<p>7.12 Define and explain the following: employment, income, and investing.</p>
<p>3. Being an Entrepreneur</p> <p>Students examine entrepreneurial skills and present new business ideas to the class.</p>	<p>SL.6.1</p> <p>SL.6.4</p> <p>SL.6.5</p> <p>SL.7.1</p> <p>SL.7.4</p> <p>SL.7.5</p> <p>SL.8.1</p> <p>SL.8.4</p> <p>SL.8.5</p> <p>SL.9-10.1</p> <p>SL. 9-10.4</p> <p>SL. 9-10.5</p> <p>SL.11-12.1</p> <p>SL.11-12.5</p>		<p>8.13 Assess the function of imports, exports, innovation, and entrepreneurship in a market economy.</p>

Extension Activity Description	Common Core ELA	Common Core Math	Oregon State Standards
<p>4. Starting a Lawn Care Business</p> <p>Students identify a business and figure fixed and variable costs.</p>	<p>SL.6.1 L.6.4</p> <p>SL.7.1 L.7.4</p> <p>SL.8.1 L.8.4</p> <p>SL.9-10.1 L. 9-10.4</p>	<p>6.SP.1</p> <p>HSS.IC.B.6</p>	<p>6.6 Analyze the roles of competition, supply, and demand in determining prices and wages.</p>
<p>5. STEM Careers</p> <p>Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</p>	<p>SL.6.1</p> <p>SL.7.1</p> <p>SL.8.1</p> <p>SL.9-10.1</p> <p>SL.11-12.1</p>	<p>NA</p>	
<p>6. Social Security and Medicare</p> <p>Students read a brief history of Social Security and Medicare and review tax tables for income examples.</p>	<p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p> <p>RI.9-10.1</p>	<p>6.NS.3</p> <p>7.RP.3</p>	
<p>7. Sales Receipt Analysis</p> <p>Students examine the cost of sales tax for items in their shopping cart.</p>	<p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p>	<p>7.RP.3</p>	
<p>8. How to Complete a 1040-EZ Income Tax Form</p> <p>Students complete an IRS Form 1040-EZ and examine the equity of a progressive tax.</p>	<p>RI.6.1</p> <p>SL.6.1</p> <p>RI.7.1</p> <p>SL.7.1</p> <p>RI.8.1</p> <p>SL.8.1</p> <p>SL. 9-10.1</p> <p>SL.11-12.1</p>	<p>NA</p>	

JA Finance Park Extension Activities

Unit 2: Saving, Investing and Risk Management			
Extension Activity Description	Common Core ELA	Common Core Math	Oregon State Standards
<p>1. Understanding College Costs and the FAFSA</p> <p>The FAFSA form is used to evaluate a students' (and parents') financial ability to pay for college.</p>	<p>RI.6.1 W.6.7</p> <p>RI.7.1 W.7.7</p> <p>RI.8.1 W.8.7</p> <p>RI.9-10.1</p>	NA	
<p>2. Understanding Stock Quotes</p> <p>Students use the information found in a sample stock quote table to analyze a stock portfolio.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p> <p>RI.9-10.1</p>	NA	HS.20 Explain the function of the stock market.
<p>3. Roth IRAs: Teens and Retirement Savings</p> <p>With earned income, students can invest and watch their savings grow for retirement.</p>	<p>SL.6.1 L.6.4</p> <p>SL.7.1 L.7.4</p> <p>SL.8.1 L.8.4</p> <p>SL.9-10.1 L. 9-10.4</p> <p>SL.11-12.1 L. 11-12.4</p>	<p>Grade 6 CC.2.1.6.D.1 CC.2.1.6.E.2</p> <p>Grade 7 CC.2.1.7.D.1</p> <p>High School CC.2.1.HS.F.3</p>	
<p>4. Compound Interest and the Rule of 72</p> <p>Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</p>	<p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p>	<p>Grade 6 CC.2.1.6.D.1</p>	<p>8.16 Explain how compound interest can be both a positive and a negative.</p> <p>HS.37 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p>
<p>5. Junior Achievement \$ave, USA Risk and Insurance Online Lesson</p> <p>This interactive lesson helps students define risk, common insurance terms, and the different types of insurances.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p>		<p>6.11 Identify and explain ways to manage risk and how insurance plays a role in mitigating loss.</p> <p>HS.31 Explain and analyze the kinds and costs of insurance as a form of risk management.</p>

JA Finance Park Extension Activities

Unit 3: Debit and Credit			
Extension Activity Description	Common Core ELA	Common Core Math	Oregon State Standards
<p>1. Checks and Checking Accounts</p> <p>Students practice check writing and keep a check register to track their checks, deposits, withdrawals, and automatic electronic payments.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p>	NA	<p>6.9 Summarize the advantages and disadvantages of checks, stored value cards, debit cards, gift cards and online and mobile payments.</p> <p>HS.34 Identify financial institutions in the community and their purpose (such as banks, credit unions, consumer/business loans, deposit insurance, investments/trust services, non-traditional banking).</p>
<p>2. Installment Debt</p> <p>Students become aware that an installment debt can be considerably greater than the original purchase price of an item.</p>	<p>RI.6.1</p> <p>RI.7.1</p> <p>RI.8.1</p>	<p>Grade 6 CC.2.1.6.D.1</p>	<p>6.10 Discuss the advantages and disadvantages of borrowing money to buy something.</p> <p>7.10 Compare the costs and benefits of buying on credit</p> <p>HS.37 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p>
<p>3. Rent or Home Ownership</p> <p>Students compare the benefits and responsibilities that come with renting or owning a home.</p>	<p>RI.6.1 SL.6.1 L.6.4</p> <p>RI.7.1 SL.7.1 L.7.4</p> <p>RI.8.1 SL.8.1 L.8.4</p> <p>RI.9-10.1 SL. 9-10.1 L.9-10.4</p> <p>RI.11-12.1 SL. 11-12.1 L.11-12.4</p>	<p>Grade 6 CC.2.1.6.D.1</p>	
<p>4. Leasing vs. Buying a Car</p> <p>Students assess the pluses and minuses of leasing or buying a car.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p>	NA	

Extension Activity Description	Common Core ELA	Common Core Math	Oregon State Standards
<p>4. Leasing vs. Buying a Car</p> <p>Students assess the pluses and minuses of leasing or buying a car.</p>	<p>RI.6.1 L.6.4</p> <p>RI.7.1 L.7.4</p> <p>RI.8.1 L.8.4</p>	<p>NA</p>	
<p>5. Identity Theft</p> <p>Students learn about steps they can take to help protect their payment cards and personal identity from theft.</p>	<p>RI.6.1 SL.6.1</p> <p>RI.7.1 SL.7.1</p> <p>RI.8.1 SL.8.1</p> <p>RI.9-10.1 SL.9-10.1 SL.11-12.1</p>	<p>NA</p>	<p>HS.32 Evaluate how consumers can protect themselves from fraud, identity theft, predatory lending, bankruptcy, and foreclosure.</p>

JA Finance Park Extension Activities

Unit 4: Budget +			
Extension Activity Description	Common Core ELA	Common Core Math	Oregon State Standards
<p>1. Sample Budgets</p> <p>Students practice preparing budgets and making budgeting decisions. They work in teams, pairs, or individually.</p>	<p>RI.6.1 SL.6.1</p> <p>RI.7.1 SL.7.1</p> <p>RI.8.1 SL.8.1</p> <p>SL.9-10.1 SL.11-12.1</p>	<p>7.RP.3</p> <p>Mathematical Practices</p> <p>1-7</p>	<p>HS.36 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>
<p>2. Personal Budget</p> <p>Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting.</p>	<p>RI.6.1 W.6.7 SL.6.1</p> <p>RI.7.1 W.7.7 SL.7.1</p> <p>RI.8.1 W.8.7 SL.8.1</p>	<p>7.RP.3</p> <p>Mathematical Practices</p> <p>1-7</p>	<p>HS.36 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>
<p>3. Paying for Postsecondary Education</p> <p>Students see that education after high school is an investment in their future. They explore options to pay for higher education.</p>	<p>RI.6.1 SL.6.1 L.6.4</p> <p>RI.7.1 SL.7.1 L.7.4</p> <p>RI.8.1 SL.8.1 L.8.4</p>	<p>NA</p>	<p>HS.36 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>
<p>4. Completing a Budget</p> <p><i>Students continue to prepare for their JA Finance Park simulation by conducting pricing research and practicing the skills of budgeting. They evaluate hypothetical life situations and prioritize budget items.</i></p>	<p>RI.6.1 SL.6.1 L.6.4</p> <p>RI.7.1 SL.7.1 L.7.4</p> <p>RI.8.1 SL.8.1 L.8.4</p> <p>SL.9-10.1 SL.11-12.1</p>	<p>Grade 7</p> <p>7.RP.3</p> <p>Mathematical Practices</p> <p>1-7</p>	<p>HS.36 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>

JA Finance Park PBL

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	Oregon State Standards
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>Grades 9-10 RI .9–10.4 W. 9-10. 1,4 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI 11/12.4 W.11/12. 1,4 SL.11/12. 1 L.11/12. 1,4</p>	<p>Mathematical Practices 1-2 4-7</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:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>Grades 9-10 RI .9–10.1 W. 9-10. 1,4,9 SL. 9-10. 1 L.9-10. 1,4</p> <p>Grades 11-12 RI .11-12. 1 W.11-12. 1,4,9 SL11-12. 1 L.11-12. 1,4</p>	<p>Mathematical Practices 1-7</p>	<p>HS.30 Identify strategies of establishing and maintaining a good credit rating, and identify and evaluate sources of credit and their advantages and disadvantages.</p> <p>HS.35 Compare and contrast different investment options in weighing risk versus return to meet financial goals for long-term investment.</p> <p>HS.37 Compare and contrast the various types of loans available, how to obtain them and the function of compounding interest and explain the costs and benefits of borrowing money for post-secondary education.</p>

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	Oregon State Standards
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p>	<p>Objectives:</p> <p>The 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>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>	<p>Mathematical Practices</p> <p>1-2</p> <p>5-7</p>	<p>HS.30 Identify strategies of establishing and maintaining a good credit rating, and identify and evaluate sources of credit and their advantages and disadvantages.</p> <p>HS.34 Identify financial institutions in the community and their purpose.</p>
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being and adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>Grades 9-10 RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI .11-12.1 SL11-12.1 L.11-12.1,4</p>	<p>Mathematical Practices</p> <p>1-7</p>	<p>HS.33 Compare and contrast tools for managing and protecting personal finances.</p> <p>HS.36 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p> <p>HS.39 Analyze how external factors such as marketing and advertising techniques might influence spending and saving decisions.</p>

Unit Description	Key Learning Objectives	Common Core ELA	Common Core Math	Oregon State Standards
<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. Students then use the knowledge and skills gained from the <i>JA Finance Park</i> lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>Grades 9-10 RI .9-10.1,4,8 W. 9-10. 1 W. 9-10.4-9 SL. 9-10. 1 SL.9-10.4-6 L.9-10. 1-6</p> <p>Grades 11-12 RI .11-12.1,4,8 W.11-12.1 W. 11-12.4-9 SL.11-12. 1 SL.11-12.4-6 L.11-12. 1-6</p>	<p>Mathematical Practices 1-7</p>	<p>HS.20 Explain the function of the stock market.</p> <p>HS.36 Identify and explain strategies for creating a budget that balances income and expenses and encourages saving for emergencies and long-term financial goals, such as retirement.</p>