

A Correlation: Tennessee Academic Standards and Junior Achievement Capstone Programs



Updated October 2023

[Tennessee Social Studies Standards](#)

[Tennessee Guidance Standards](#)

[Tennessee Standards for Personal Finance](#)

[TN ELA](#) and Math Standards

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Overview

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

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

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

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

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

JA Finance Park Entry Level offers three implementations' options:

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

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

JA BizTown

Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
Unit 1: Financial Literacy				
<p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Identify civics fundamentals and terms. 	<p>2.21 Recognize that the U.S. has a constitution, which is the basis for our nation’s laws.</p> <p>2.23 Describe the three branches of U.S. government and the basic role of each.</p> <p>2.24 Recognize that our nation makes laws and that there are consequences for breaking them.</p> <p>2.28 Describe the fundamental principles of American democracy, including: equality, fair treatment for all, and respect for the property of others.</p>			NA
<p>Session 1: Financial Services</p> <p>Instruction: Economy and Financial Institutions</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Describe financial institutions as the center of JA BizTown’s economy. Define private property and its importance in our economy. 	<p>SSP.01. Collect data and information from a variety of primary and secondary sources</p> <p>SSP.02. Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Summarize significant ideas and relevant information Distinguish between fact and opinion Draw inferences and conclusions Recognize author’s purpose, point of view, and reliability <p>2.04 Examine different types of producers and consumers in the U.S.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p>	<p>4-6. RI.KID.1-3</p> <p>4-6. RI.CS.6</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1-3</p>	<p>4. NBT. B.4</p> <p>5.NBT.B.5</p> <p>5.NBT.B.7</p> <p>6.NS.B.3</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Session 1: Financial Services</p> <p>Activity: Financial Services Scavenger Hunt</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>SSP.01. Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) Graphic representations (e.g., maps, timelines, charts, artwork) Artifacts Media and technology sources <p>SSP.03. Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.CC.3</p>	<p>4. NBT. B.4</p> <p>5.NBT.B.5</p> <p>5.NBT.B.7</p> <p>6.NS.B.3</p>
<p>Session 1: Financial Services</p> <p>Activity: Bank Account Application</p> <ul style="list-style-type: none"> Recognize the purpose for, and demonstrate how to complete, a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. 	<p>2.28 Describe the fundamental principles of American democracy, including: equality, fair treatment for all, and respect for the property of others.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>6.L.KL.3</p> <p>6.L.AU.4</p> <p>4-5. FL.VA.7A</p>	<p>4. NBT. B.4</p> <p>5.NBT.B.5</p> <p>5.NBT.B.7</p> <p>6.NS.B.3</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>(Optional) Application 1: Banking Bingo</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) <p>SSP.02. Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>6.L.KL.3</p> <p>6.L.AU.4</p> <p>4-5. FL.VA.7A</p>	<p>4. NBT. B.4</p> <p>5.NBT.B.5</p> <p>5.NBT.B.7</p> <p>6.NS.B.3</p>
<p>(Optional) Application 2: Choosing a Financial Institution</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials Graphic representations (e.g., maps, timelines, charts, artwork) <p>SSP.02. Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.CC.3</p>	<p>N/A</p>
<p>(Optional) Extension 1: Bank Teller Computations</p> <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials Graphic representations 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p>	<p>5.OA.A.1</p> <p>4. NBT. B.4</p> <p>5.NBT.B.5</p> <p>5.NBT.B.7</p> <p>6.NS.B.3</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>(Optional) Extension 2: Private Property</p> <ul style="list-style-type: none"> Define private property and its importance in our economy. 	<p>2.28 Describe the fundamental principles of American democracy, including: equality, fair treatment for all, and respect for the property of others.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>4-6. W.PDW.4</p> <p>4-6. W. TTP.1</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.CC.3</p>	<p>N/A</p>
<p>Session 2: Earn, Save, and Spend</p> <p>Instruction: Depositing Paychecks</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. 	<p>2.21 Recognize that the U.S. has a constitution, which is the basis for our nation's laws.</p> <p>2.28 Describe the fundamental principles of American democracy, including: equality, fair treatment for all, and respect for the property of others.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1-3</p> <p>4-6. RI.CS.6</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1-3</p>	<p>4. NBT. B.4</p> <p>5.NBT.B.7</p>
<p>Session 2: Earn, Save, and Spend</p> <p>Activity: Endorsing Paychecks and Depositing Checks</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	<p>E.04 Describe the basic characteristics and explain the functions of money, including its role as a medium of exchange, store of value, and unit of account.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.CC.3</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Session 2: Earn, Save, and Spend</p> <p>Activity: Saving and Spending Game</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>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Summarize significant ideas and relevant information Distinguish between fact and opinion Draw inferences and conclusions Recognize author’s purpose, point of view, and reliability 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1 4-6. RI.KID.3 4-6. RI.IKI.7 4-6. SL.CC.1</p>	<p>5.NBT.B.7 6.NS.B.3</p>
<p>Session 2: Earn, Save, and Spend (Optional): Application 1: Transaction Actions</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials Graphic representations 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>SS1. Make ethical decisions and practice social responsibility</p>	<p>4-6. RI.KID.1-2 4-6. RI.CS.4 4-6. RI.IKI.7 4-6. SL.CC.1</p>	<p>4. NBT. B.4</p>
<p>Session 2: Earn, Save, and Spend (Optional) Application 2: Direct Deposit</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>N/A</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>SS1. Make ethical decisions and practice social responsibility</p>	<p>4-6. RI.KID.1-2 4-6. RI.CS.4 4-6. RI.IKI.7 4-6. SL.CC.1</p>	<p>4. NBT. B.4 5.NBT.B.5 5.NBT.B.7 6.NS.B.3</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Session 2: Earn, Save, and Spend</p> <p>(Optional) Extension 1: Gordon’s Bounced Check</p> <ul style="list-style-type: none"> Describe the consequences of insufficient funds. Demonstrate how to complete a deposit and record it in a money tracker. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials Graphic representations 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>SS1. Make ethical decisions and practice social responsibility</p>	<p>4-6. RI.KID.1-2</p> <p>4-6. SL.CC.1</p> <p>6.L.KL.3</p> <p>4-5. FL.PWR.3</p>	<p>5.OA.A.1</p> <p>4. NBT. B.4</p> <p>5.NBT.B.5</p> <p>5.NBT.B.7</p> <p>6.NS.B.3</p>
<p>Session 2: Earn, Save, and Spend</p> <p>(Optional) Extension 2: Using Deposit Tickets</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. 	<p>N/A</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>SS1. Make ethical decisions and practice social responsibility</p>	<p>4-6. RI.KID.1-2</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1</p> <p>4-5. FL.SC.6</p> <p>6. L.C.SE.1-2</p> <p>4-5. FL.VA.7a, c</p>	<p>N/A</p>
<p>Session 3: Banks and Saving</p> <p>Instruction: Checking Accounts vs. Savings Accounts and the Rule of Law</p> <ul style="list-style-type: none"> Make and record electronic payments. Recognize how the rule of law and right to own private property allow people to save. 	<p>2.28 Describe the fundamental principles of American democracy, including: equality, fair treatment for all, and respect for the property of others.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>SS1. Make ethical decisions and practice social responsibility</p>	<p>4-6. RI.KID.1-3</p> <p>4-6. RI.CS.6</p> <p>4-6. SL.CC.1-3</p> <p>4-5. FL.SC.6</p> <p>6. L.C.SE.1-2</p> <p>6. L.C.SE.1-2</p> <p>4-5. FL.VA.7a, c</p>	<p>5.NBT.B.7</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Session 3: Banks and Saving Activity: Why Go to the Bank?</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) Graphic representations (e.g., maps, timelines, charts, artwork) Artifacts Media and technology sources 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>SS1. Make ethical decisions and practice social responsibility</p>	<p>4-6. RI.KID.1-2 4-6. RI.IKI.7 4-6. SL.CC.1 4-6. SL.CC.3 4-6. W.TTP.2 4-6. W.PDW.4</p>	<p>N/A</p>
<p>Session 3: Banks and Saving (Optional) Application 1: Damian’s Shopping Day</p> <ul style="list-style-type: none"> Make and record electronic payments. 	<p>N/A</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>SS1. Make ethical decisions and practice social responsibility</p>	<p>4-6. RI.KID.1-2 4-6. RI.IKI.7 4-6. SL.CC.1-2</p>	<p>5.NBT.B.5</p>
<p>Session 3: Banks and Saving (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>SSP.04 Construct and communicate arguments supported by evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.IKI.7 4-6. SL.CC.1-2 4-6. W.RBPK.7-8</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Session 3: Banks and Saving (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. 	<p>SSP.04 Construct and communicate arguments supported by evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.IKI.7 4-6. SL.CC.1-2</p>	<p>5.NBT.B.7</p>
<p>Session 3: Banks and Saving (Optional) Extension 2: Compound Interest</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account 	<p>NA</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.IKI.7 4-6. SL.CC.1-2</p>	<p>N/A</p>
<p>Session 4: Types of Payments Instruction: Comparing Payments</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments. Explain how money changes hands when a payment occurs. Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>SSP.03 Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>SS1. Make ethical decisions and practice social responsibility</p>	<p>4-6. RI.KID.1-2 4-6. RI.IKI.7 4-6. SL.CC.1-2</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Session 4: Types of Payments Activity: Pros and Cons Chart</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. Demonstrate how to make an electronic payment. 	<p>SSP.04 Construct and communicate arguments supported by evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>SS1. Make ethical decisions and practice social responsibility</p>	<p>4-6. RI.KID.1-2 4-6. RI.IKI.7 4-6. SL.CC.1-2</p>	<p>N/A</p>
<p>Session 4: Types of Payments Activity: Card Payment Game</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments. Explain how money changes hands when a payment occurs. 	<p>SSP.03 Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.IKI.7 4-6. SL.CC.1-2</p>	<p>N/A</p>
<p>Session 4: Types of Payments (Optional) Application 1: Let's Go to the Bank</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. 	<p>SSP.03 Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1-2 4-6. RI.IKI.7 4-6. SL.CC.1-2</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Session 4: Types of Payments (Optional) Application 2: The Debit Card Transaction</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) Graphic representations (e.g., maps, timelines, charts, artwork) Artifacts Media and technology sources 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1-2 4-6. RI.IKI.7 4-6. SL.CC.1-2</p>	<p>N/A</p>
<p>Session 4: Types of Payments (Optional) Extension 1: Interest in Your Favor</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. 	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1-2 4-6. RI.IKI.7 4-6. SL.CC.1-2 4-6. W.RBPK.7-8</p>	<p>5.NBT.B.7</p>
<p>Session 4: Types of Payments (Optional) Extension 2: Personal Checks</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. 	<p>N/A</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.IKI.7 4-6. SL.CC.1-2</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
Unit 2: Community and Economy				
<p>Unit 2: Session 1: Citizenship</p> <p>Instruction: Introduction to Responsible Citizenship</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	<p>2.25 Identify the rights and responsibilities of citizens of the U.S.</p>	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.IK1.7 4-6. SL.CC.1-2</p>	<p>N/A</p>
<p>Unit 2: Session 1: Citizenship</p> <p>Activity: Responsibility of Taxes</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Explain the relationship between taxes and responsible citizenship. 	<p>2.24 Recognize that our nation makes laws and that there are consequences for breaking them.</p> <p>2.25 Identify the rights and responsibilities of citizens of the U.S.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.IK1.7 4-6. SL.CC.1-2 4-6. W.PDW.4</p>	<p>N/A</p>
<p>Unit 2: Session 1: Citizenship</p> <p>Activity: JA BizTown Citizen Contract</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>2.24 Recognize that our nation makes laws and that there are consequences for breaking them.</p> <p>2.25 Identify the rights and responsibilities of citizens of the U.S.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1 4-6. RI.IK1.7 4-6. W.PDW.4 4-6. SL.CC.1-2</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Summarize significant ideas and relevant information Distinguish between fact and opinion Draw inferences and conclusions Recognize author’s purpose, point of view, and reliability <p>SSP.05 Develop historical awareness by:</p> <ul style="list-style-type: none"> Recognizing how and why historical accounts change over time Recognizing how past events and issues might have been experienced by the people of that time, with historical context and empathy rather than present-mindedness Identify patterns of continuity and change over time, making connections to the present 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.IKI.7</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1-2</p>	N/A
<p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. 	<p>2.25 Identify the rights and responsibilities of citizens of the U.S.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.IKI.7</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1-2</p>	N/A

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Extension 1: My Impact Challenge</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. 	<p>2.25 Identify the rights and responsibilities of citizens of the U.S.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.IKI.7</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1-2</p>	<p>N/A</p>
<p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Extension 2: iCivics Game</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. 	<p>2.25 Identify the rights and responsibilities of citizens of the U.S.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.IKI.7</p>	<p>N/A</p>
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>Instruction: Introduction to Economy</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>3.14 Compare natural resources [within the three grand divisions of Tennessee,] and trace the development of a product from natural resource to a finished product.</p>	<p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.IKI.7</p> <p>4-6.W.TP.2</p> <p>4-6. W.PDW.4</p> <p>6. L.C.SE.1</p> <p>6. L.CSE.2</p> <p>4-5. FL.SC.6</p> <p>4-6. SL.CC.1-2</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>Activity: Lemonade Stand Game</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Demonstrate the circular flow of an economy. 	<p>3.14 Compare natural resources [within the three grand divisions of Tennessee,] and trace the development of a product from natural resource to a finished product.</p> <p>E.02 Define land, labor, capital, and entrepreneurship, and explain why they are necessary for the production of goods and services.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.3</p> <p>4-6. RI.CS.4</p> <p>4-6. SL.CC.1-2</p>	<p>N/A</p>
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Application 1: Circular Flow Game</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>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Summarize significant ideas and relevant information Distinguish between fact and opinion Draw inferences and conclusions Recognize author’s purpose, point of view, and reliability <p>3.14 Compare natural resources [within the three grand divisions of Tennessee,] and trace the development of a product from natural resource to a finished product.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1-2</p>	<p>N/A</p>
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Application 2: My Business</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>3.14 Compare natural resources [within the three grand divisions of Tennessee,] and trace the development of a product from natural resource to a finished product.</p>	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.IKI.7</p> <p>4-6. W.TP.2</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1-2</p> <p>6. L.C.SE.1</p> <p>6. L.C.SE.2</p> <p>4-5. FL.SC.6</p> <p>4-5. FL.VA.7a</p> <p>6. L.AU.4</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Extension 1: The Fishpond Problem</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>E.13 Analyze causes and effects of shortages and surpluses on supply and demand.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.IKI.7</p> <p>4-6.W.TP.2</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1-2</p> <p>6. L.C.SE.1</p> <p>6. L.CSE.2</p> <p>4-5. FL.SC.6</p> <p>4-5. FL.VA.7a</p> <p>6. L.AU.4</p>	<p>5.OA.B.3</p>
<p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Extension 2: Government Steps In</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. 	<p>E.26 Describe methods of revenue (e.g., taxes, bonds, printing) for governments, and explain ways that they allocate funds</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1-2</p>	<p>N/A</p>
<p>Unit 2: Session 3: Free Enterprise</p> <p>Activity: Becoming Producers</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>3.14 Compare natural resources [within the three grand divisions of Tennessee,] and trace the development of a product from natural resource to a finished product.</p> <p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>2.04 Examine different types of producers and consumers in the U.S.</p> <p>2.06 Analyze how supply and demand influence production.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.IKI.7</p> <p>4-6.W.TP.2</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1-2</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Application 1:</p> <p>What are Our Economic Freedoms? What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) Graphic representations (e.g., maps, timelines, charts, artwork) Artifacts Media and technology sources <p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Summarize significant ideas and relevant information Distinguish between fact and opinion Draw inferences and conclusions Recognize author’s purpose, point of view, and reliability <p>SSP.03 Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.IKI.7</p> <p>4-6.W.TTP.1</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1-2</p>	<p>N/A</p>
<p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Application 2:</p> <p>Economic Freedoms Poster</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. 	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Summarize significant ideas and relevant information Distinguish between fact and opinion Draw inferences and conclusions 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.IKI.7</p> <p>4-6.W.TTP.1</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.PKI.5</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Extension 1: Family Resources-Do You Have Enough</p> <ul style="list-style-type: none"> Define scarcity, and explain ways to resolve scarcity. 	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>3.16 Describe how scarcity, supply, and demand affect the prices of products. E</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p> <p>3.18 Analyze how people interact with their environment to satisfy basic needs and wants, including: housing, industry, transportation, and communication.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1</p>	<p>N/A</p>
<p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Extension 2: Economic Systems- Comparing Economies</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate different economic systems 	<p>E.05 Compare and contrast how the various modern economic systems (i.e., market, command, mixed) attempt to answer the following questions: What to produce? How to produce it? To produce it for whom?</p>	<p>AS2. Work Independently</p> <p>AS5. Exhibit creativity</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.IKI.7</p> <p>4-6.W.TTP.1</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.PKI.5</p>	<p>N/A</p>
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>Activity: Government in an Economy</p> <ul style="list-style-type: none"> Explain why people pay taxes. Identify or explain why philanthropy is important in a community. 	<p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p> <p>3.18 Analyze how people interact with their environment to satisfy basic needs and wants, including: housing, industry, transportation, and communication.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1</p> <p>4-6. W.PDW.4</p> <p>4-5. FL.VA.7a</p> <p>6. LAU.4</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>Activity: Public Goods</p> <ul style="list-style-type: none"> Explain why people pay taxes. Differentiate between public goods and services and private goods and services. 	<p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p> <p>3.18 Analyze how people interact with their environment to satisfy basic needs and wants, including: housing, industry, transportation, and communication.</p>	<p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1-2</p> <p>4-6. RI.IK1.7</p>	<p>N/A</p>
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>Activity: Paying Taxes</p> <ul style="list-style-type: none"> Explain why people pay taxes. Define gross pay and net pay. Calculate tax by multiplying with decimals 	<p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p> <p>3.18 Analyze how people interact with their environment to satisfy basic needs and wants, including: housing, industry, transportation, and communication.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1-2</p>	<p>5.NF.A.2</p> <p>5.NBT.B.5</p>
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Application 1: Comparing Goods and Services</p> <ul style="list-style-type: none"> Explain why people pay taxes. Differentiate between public goods and services and private goods and services. 	<p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p> <p>3.18 Analyze how people interact with their environment to satisfy basic needs and wants, including: housing, industry, transportation, and communication.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1-2</p> <p>4-6. W.PDW.4</p> <p>4-5. FL.VA.7a</p> <p>6. LAU.4</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Application 2: Calculating Sales Tax</p> <ul style="list-style-type: none"> Explain why people pay taxes. Calculate tax by multiplying with decimals. 	<p>SSP.04 Construct and communicate arguments supported by evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1-2</p>	<p>5.NF.A.2</p> <p>5.NBT.B.5</p>
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Extension 1: Philanthropy</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p> <p>3.18 Analyze how people interact with their environment to satisfy basic needs and wants, including: housing, industry, transportation, and communication.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.PKI.5</p> <p>4-5. FL.VA.7a</p> <p>4-5. FL.VA.7c</p> <p>6. L.AU.4</p> <p>6. L.VAU.6</p>	<p>N/A</p>
<p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Extension 2: Be a Philanthropist</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. 	<p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p> <p>3.18 Analyze how people interact with their environment to satisfy basic needs and wants, including: housing, industry, transportation, and communication.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.PKI.5</p> <p>4-6.W.TTP.1</p> <p>4-6. W.PDW.4</p> <p>4-5. FL.VA.7a</p> <p>4-5. FL.VA.7c</p> <p>6. L.AU.4</p> <p>6. L.VAU.6</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
Unit 3: Work and Career Readiness				
<p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>Instruction: Skills and Interests Survey</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. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) Graphic representations (e.g., maps, timelines, charts, artwork) Artifacts Media and technology sources <p>SSP.03 Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1-2</p> <p>4-6. W.PDW.4</p> <p>4-5. FL.VA.7a</p> <p>4-5. FL.VA.7c</p> <p>6. L.AU.4</p> <p>6. L.VAU.6</p>	N/A
<p>Unit 3: Session 1: Interests and Skills</p> <p>Activity: STEM Career Match</p> <ul style="list-style-type: none"> Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers into different types. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) Graphic representations (e.g., maps, timelines, charts, artwork) Artifacts Media and technology sources <p>SSP.03 Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1</p> <p>4-5. FL.VA.7a</p> <p>4-5. FL.VA.7c</p> <p>6. L.AU.4</p> <p>6. L.VAU.6</p>	N/A

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 3: Session 1: Interests and Skills</p> <p>Activity: Investing in Yourself- The Right to an Education</p> <ul style="list-style-type: none"> Discuss how investing in human capital increases an employee’s worth to a business Reflect on the contributions of three education advocates 	<p>SSP.05 Develop historical awareness by:</p> <ul style="list-style-type: none"> Recognizing how and why historical accounts change over time Recognizing how past events and issues might have been experienced by the people of that time, with historical context and empathy rather than present-mindedness Identify patterns of continuity and change over time, making connections to the present 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1-2</p> <p>4-6. W.PDW.4</p> <p>4-5. FL.VA.7a</p> <p>4-5. FL.VA.7c</p> <p>6. L.AU.4</p> <p>6. L.VAU.6</p>	<p>N/A</p>
<p>Unit 3: Session 1: Interests and Skills</p> <p>Activity: Job Application</p> <ul style="list-style-type: none"> Distinguish the differences among the four primary career types: people, ideas, data, and things. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials <p>SSP.03 Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. W.PDW.4</p> <p>4-5.FL.SC.6</p> <p>6. L.CSE.2</p> <p>4-5. FL.VA.7a</p> <p>4-5. FL.VA.7c</p> <p>6. L.AU.4</p> <p>6. L.VAU.6</p>	<p>N/A</p>
<p>Unit 3: Session 1: Interests and Skills</p> <p>(Optional) Application 1: My Career Interests</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning 	<p>N/A</p>	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. W.PDW.4</p> <p>4-5.FL.SC.6</p> <p>6. L.CSE.2</p> <p>4-5. FL.VA.7a</p> <p>4-5. FL.VA.7c</p> <p>6. L.AU.4</p> <p>6. L.VAU.6</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 3: Session 1: Interests and Skills (Optional) Application 2: Education Pays Off</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	<p>SSP.04 Construct and communicate arguments supported by evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions 	<p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p>CA2. Articulate that career development occurs across the lifespan</p>	<p>4-6. RI.KID.1 4-6. RI.KID.3 4-6. RI.CS.5 4-5. FL.VA.7a 4-5. FL.VA.7c 6. L.AU.4 6. L.VAU.6</p>	<p>5.MD.C.4</p>
<p>Unit 3: Session 1: Interests and Skills (Optional) Extension 1: Writing a Resume</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. 	<p>SSP.04 Construct and communicate arguments supported by evidence to:</p> <ul style="list-style-type: none"> Demonstrate and defend an understanding of ideas Compare and contrast viewpoints Illustrate cause and effect Predict likely outcomes Devise new outcomes or solutions 	<p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p>CA2. Articulate that career development occurs across the lifespan</p>	<p>4-6. RI.KID.1 4-6. RI.CS.5 4-6. SL.CC.1 4-6.W.TTP.2 4-6. W.PDW.4 4-6. W.RBPK.8 4-5. FL.VA.7a 4-5. FL.VA.7c 6. L.AU.4 6. L.VAU.6</p>	<p>N/A</p>
<p>Unit 3: Session 1: Interests and Skills (Optional) Extension 2: Career STEM Lesson</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. 	<p>SSP.03 Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.2 4-6. SL.CC.1 4-6. SL.PKI.4 4-6.W.TTP.2 4-6. W.PDW.4 4-5. FL.VA.7a 4-5. FL.VA.7c 6. L.AU.4 6. L.VAU.6</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>Instruction: Workplace Behaviors</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. Define resume, job interview, and applicant. 	<p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials (e.g., literary texts, newspapers, autobiographies, speeches, interviews, letters, personal journals) 	<p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>CS1. Develop skills to locate, evaluate and interpret career information</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p>	4-6. SL.CC.1-2	N/A
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>Activity: Speed Interviews</p> <ul style="list-style-type: none"> Model appropriate business greetings. Demonstrate proper interview skills. Define resume, job interview, and applicant. 	<p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials (e.g., literary texts, newspapers, autobiographies, speeches, interviews, letters, personal journals) Graphic representations (e.g., maps, timelines, charts, political cartoons, photographs, artwork) 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p>	4-6. SL.CC.1-3	N/A

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>Activity: Appropriate Workplace Behaviors</p> <ul style="list-style-type: none"> Model appropriate business greetings. Contribute to group success by demonstrating appropriate workplace behaviors. Distinguish the difference between technical and soft skills. 	<p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> Printed materials (e.g., literary texts, newspapers, autobiographies, speeches, interviews, letters, personal journals) Graphic representations (e.g., maps, timelines, charts, political cartoons, photographs, artwork) 	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p>	<p>4-6. SL.CC.1</p> <p>4-6. SL. CC.3</p> <p>4-6. SL.PKI.4</p> <p>4-6. SL.PKI.6</p>	<p>N/A</p>
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>(Optional) Application 1: Job Interviews</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>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Extract and paraphrase significant ideas Discern differences between evidence and assertion Draw inferences and conclusions Recognize author’s purpose, point of view, and potential bias Assess the strengths and limitations of arguments 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p>	<p>4-6. SL.CC.1</p> <p>4-6. SL. CC.3</p> <p>4-6. SL.PKI.4</p> <p>4-6. SL.PKI.6</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>(Optional) Application 2: Customer Service</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Extract and paraphrase significant ideas Discern differences between evidence and assertion Draw inferences and conclusions Recognize author’s purpose, point of view, and potential bias Assess the strengths and limitations of arguments 	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p>	<p>4-6. RI.KID.2</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.PKI.4</p> <p>4-6.W.TTP.2</p> <p>4-6. W.PDW.4</p> <p>4-5. FL.VA.7a</p> <p>4-5. FL.VA.7c</p> <p>6. L.AU.4</p> <p>6. L.VAU.6</p>	<p>5.MD.C.4</p>
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>(Optional) Extension 1: Teamwork: Build a Robot</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>N/A</p>	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p>	<p>4-6. RI.KID.2</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.PKI.4</p> <p>4-6.W.TTP.2</p> <p>4-6. W.PDW.4</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>(Optional) Extension 2: Soft Skills</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. 	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Extract and paraphrase significant ideas Discern differences between evidence and assertion Draw inferences and conclusions Recognize author’s purpose, point of view, and potential bias Assess the strengths and limitations of arguments 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p>	<p>4-6. RI.KID.1-2</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.PKI.4</p> <p>4-6.W.TTP.2</p> <p>4-6. W.PDW.4</p>	<p>N/A</p>
<p>Unit 3 Session 3: Elections, Yesterday and Today</p> <p>Instruction: Forms of Government</p> <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. 	<p>2.28 Describe the fundamental principles of American democracy, including: equality, fair treatment for all, and respect for the property of others.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.3</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1</p> <p>4-6. W.PDW.4</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>Activity: Running an Election</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Identify the steps of the election process. Explain the importance of being an informed voter. 	<p>SSP.05 Develop historical awareness by:</p> <ul style="list-style-type: none"> Recognizing how and why historical accounts change over time Recognizing how past events and issues might have been experienced by the people of that time, with historical context and empathy rather than present-mindedness Identify patterns of continuity and change over time, making connections to the present <p>2.26 Understand that there are laws written to protect citizens' right to vote.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.3</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.PKI.4</p> <p>4-6. SL.PKI.6</p> <p>4-6. W.PDW.4</p>	<p>N/A</p>
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>(Optional) Application 1: Who Gets My Vote?</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. 	<p>2.26 Understand that there are laws written to protect citizens' right to vote.</p>	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1-3</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>4-6. W.RW.10</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.PKI.4</p> <p>4-6. SL.PKI.6</p>	<p>N/A</p>
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>(Optional) Application 2: Do You Have an Issue?</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. 	<p>SSP.03 Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.3</p> <p>4-6. RI.CS.4</p> <p>4-6. RI.IKI.7</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1</p> <p>4-6. SL.PKI.4</p> <p>4-6. SL.PKI.6</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>(Optional) Extension 1: Voting Rights Timeline</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. 	<p>2.26 Understand that there are laws written to protect citizens' right to vote.</p> <p>SSP.05 Develop historical awareness by:</p> <ul style="list-style-type: none"> Recognizing how and why historical accounts change over time Recognizing how past events and issues might have been experienced by the people of that time, with historical context and empathy rather than present-mindedness Identify patterns of continuity and change over time, making connections to the present 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.2-3</p> <p>4-6. RI.CS.4</p> <p>4-6. W.RW.10</p>	<p>N/A</p>
<p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>(Optional) Extension 2: JA My Way</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan 	<p>N/A</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.2-3</p> <p>4-6. RI.CS.4</p> <p>4-6. W.RW.10</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
Unit 4 Business Management				
<p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>Instruction: Quality Businesses</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	N/A	CS4. Communicate effectively using oral, written, and listening communications skills	4-6. RI.KID.2-3 4-6. RI.CS.4 4-6. W.PDW.4	N/A
<p>Unit 4: Session 1: Business Costs</p> <p>Activity: Calculating Business Costs</p> <ul style="list-style-type: none"> Calculate business expenses. Describe costs associated with operating a business. 	<p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p>	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	4-6. RI.KID.1 4-6. RI.CS.4	5.NBT.B.5
<p>Unit 4: Session 1: Business Costs</p> <p>(Optional) Application 1: Business Budget</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. 	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Summarize significant ideas and relevant information Distinguish between fact and opinion Draw inferences and conclusions Recognize author’s purpose, point of view, and reliability <p>2.10 Describe the purpose of a budget.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	4-6. RI.KID.1-3 4-6. RI.CS.4 4-6. W.PDW.4 4-6. SL.CC.1-2	5.NBT.B.5

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 4: Session 1: Business Costs</p> <p>(Optional) Application 2: Quality Task Committee</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	N/A	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1-3</p> <p>4-6. RI.CS.4</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1-2</p>	N/A
<p>Unit 4: Session 1: Business Costs</p> <p>(Optional) Extension 1: Personal Budget</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. 	2.10 Describe the purpose of a budget.	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.CS.4</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1-2</p>	5.NBT.B.5
<p>Unit 4: Session 1: Business Costs</p> <p>(Optional) Extension 2: BizBriefs</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. 	N/A	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.KID.3</p> <p>4-6. RI.CS.4</p> <p>4-6. W.PDW.4</p> <p>4-6. SL.CC.1-2</p> <p>4-6. SL.PKI.4</p>	N/A

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 4. Session 2: Setting Prices Instruction: Price, Profit, and Revenue</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p>	<p>5.NBT.B.5</p>
<p>Unit 4: Session 2: Setting Prices Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p>	<p>5.NBT.B.5</p>
<p>Unit 4: Session 2: Setting Prices (Optional) Application 1: The Right Price</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p>	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. SL.CC.1-2</p>	<p>5.NBT.B.5</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Application 2: Business Costs and Profit</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. 	<p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p>	<p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. SL.CC.1-2</p>	<p>5.NBT.B.5</p>
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Extension 1: History of Product Pricing</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. 	<p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p> <p>SSP.05 Develop historical awareness by:</p> <ul style="list-style-type: none"> Sequencing past, present, and future in chronological order Understanding that things change over time 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. RI.KID.1</p> <p>4-6. RI.CS.4</p> <p>4-6. SL.CC.1-2</p> <p>4-6. K.PDW.4</p> <p>4-6. W.RBPK.7-8</p>	<p>N/A</p>
<p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Extension 2: Friendly Letter</p> <ul style="list-style-type: none"> Create a friendly letter using a template. 	<p>N/A</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS2. Work Independently</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. K.PDW.4</p> <p>6.L.C SE.1</p> <p>6.L.CSE.2</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 4: Session 3: Visit Preparation</p> <p>Instruction: Advertising</p> <ul style="list-style-type: none"> Define advertising. Describe characteristics of effective advertising. 	<p>2.09 Explain why and how producers advertise to sell a product or service.</p> <p>SSP.03 Organize data from a variety of sources in order to:</p> <ul style="list-style-type: none"> Compare and contrast multiple sources Recognize differences between multiple accounts Frame appropriate questions for further investigation 	<p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1-2</p> <p>4-6. K.PDW.4</p> <p>6.L.VAU.5</p>	<p>N/A</p>
<p>Unit 4: Session 3: Visit Preparation</p> <p>Activity: Advertising</p> <p>Describe characteristics of effective advertising.</p> <ul style="list-style-type: none"> Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	<p>2.09 Explain why and how producers advertise to sell a product or service.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1-2</p> <p>4-6. K.PDW.4</p> <p>6.L.VAU.5</p>	<p>N/A</p>
<p>Unit 4: Session 3: Visit Preparation</p> <p>Activity: Preparing for the Visit</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. 	<p>N/A</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1-2</p> <p>4-6. K.PDW.4</p> <p>6.L.VAU.5</p>	<p>5.NBT.B.5</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 4: Session 3: Visit Preparation (Optional) Application 1: Business Ethics</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. 	N/A	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1-2</p> <p>4-6. K.PDW.4</p> <p>6.L.VAU.5</p> <p>4-6. RI.CS.4-5</p>	N/A
<p>Unit 4: Session 3: Visit Preparation (Optional) Application 2: Slogans, Logos, and Jingles</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. 	2.09 Explain why and how producers advertise to sell a product or service.	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1-2</p> <p>4-6. K.PDW.4</p> <p>6.L.VAU.5</p> <p>4-6. RI.CS.4-5</p>	N/A
<p>Unit 4: Session 3: Visit Preparation (Optional) Extension 1: Identity Theft</p> <ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. 	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> Summarize significant ideas and relevant information Distinguish between fact and opinion Draw inferences and conclusions Recognize author’s purpose, point of view, and reliability 	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. SL.CC.1-2</p> <p>4-6. K.PDW.4</p> <p>6.L.VAU.5</p> <p>4-6. RI.CS.4-5</p>	N/A

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 4: Session 3: Visit Preparation</p> <p>(Optional) Extension 2: Letters to the Editor</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. 	N/A	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>6.L.C SE. 1</p> <p>6.L.CSE.2</p> <p>4-6. W.TTP.1</p> <p>4-6. K.PDW.4-5</p> <p>4-6. SL.CC.1-2</p>	N/A
Unit 5: The Visit				
<p>Unit 5: Visit and Debrief</p> <p>Activity: Schedule and Citizen Checklist</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. 	N/A	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. W.TTP.1</p> <p>4.6. SL.CC.1</p> <p>4-6.SL.PKI.4</p> <p>6.L.C SE. 1</p> <p>6.L.VAU.6</p>	5.NBT.B.5

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 5: The Visit</p> <ul style="list-style-type: none"> Function in their job capacity at JA BizTown. Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and job responsibilities. 	<p>2.09 Explain why and how producers advertise to sell a product or service.</p> <p>2.24 Recognize that our nation makes laws and that there are consequences for breaking them.</p> <p>2.25 Identify the rights and responsibilities of citizens of the U.S.</p> <p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p> <p>3.18 Analyze how people interact with their environment to satisfy basic needs and wants, including: housing, industry, transportation, and communication.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. W.TTP.1</p> <p>4.6. SL.CC.1</p> <p>4-6.SL.PKI.4</p> <p>6.L.C SE. 1</p> <p>6.L.VAU.6</p>	<p>5.NBT.B.5</p>
<p>Unit 5: Debriefing</p> <p>Warm-Up: Reflect</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. 	<p>N/A</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. W.TTP.1</p> <p>4.6. SL.CC.1</p> <p>4-6.SL.PKI.4</p> <p>6.L.C SE. 1</p> <p>6.L.VAU.6</p>	<p>N/A</p>
<p>Unit 5: Instruction: Team Meeting</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	<p>N/A</p>	<p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. W.TTP.1</p> <p>4.6. SL.CC.1</p> <p>4-6.SL.PKI.4</p> <p>6.L.C SE. 1</p> <p>6.L. AU.4</p> <p>6.L.VAU.5</p> <p>6.L.VAU.6</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 5: Activity: Bringing It Home</p> <p>Explain circular flow.</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. 	<p>3.16 Describe how scarcity, supply, and demand affect the prices of products.</p> <p>3.17 Compare and contrast how goods and services are exchanged on local and regional levels.</p> <p>3.18 Analyze how people interact with their environment to satisfy basic needs and wants, including: housing, industry, transportation, and communication.</p>	<p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. W.TTP.1</p> <p>4.6. SL.CC.1</p> <p>4-6.SL.PKI.4</p> <p>6.L.C SE. 1</p> <p>6.L. AU.4</p> <p>6.L.VAU.5</p> <p>6.L.VAU.6</p>	<p>N/A</p>
<p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	<p>N/A</p>	<p>AE4. Participate in enrichment or extracurricular activities</p> <p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. W.TTP.1</p> <p>4.6. SL.CC.1</p> <p>4-6.SL.PKI.4</p> <p>6.L.C SE. 1</p> <p>6.L. AU.4</p> <p>6.L.VAU.5</p> <p>6.L.VAU.6</p>	<p>N/A</p>
<p>Unit 5: (Optional) Application 2: BizQuiz</p> <ul style="list-style-type: none"> Explain circular flow. Describe how citizens use financial institutions. Describe how citizens work within a quality business. 	<p>N/A</p>	<p>AE4. Participate in enrichment or extracurricular activities</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. W.TTP.1</p> <p>4.6. SL.CC.1</p> <p>4-6.SL.PKI.4</p> <p>6.L.C SE. 1</p> <p>6.L. AU.4</p> <p>6.L.VAU.5</p> <p>6.L.VAU.6</p>	<p>N/A</p>

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Unit Description and Learning Objectives	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 5: (Optional) Extension: Business Letter</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. 	N/A	<p>AE4. Participate in enrichment or extracurricular activities</p> <p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>4-6. W.TTP.1</p> <p>4.6. SL.CC.1</p> <p>4-6.SL.PKI.4</p> <p>6.L.C SE. 1</p> <p>6.L. AU.4</p> <p>6.L.VAU.5</p> <p>6.L.VAU.6</p>	N/A

JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Compare potential customers ▪ Identify target market ▪ Make a strategic decision ▪ Identify points in a mission statement ▪ Compare applicant resumes ▪ Make a budget-based decision ▪ Create a letter by making appropriate word choices 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> ● Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) ● Graphic representations (e.g., maps, timelines, charts, artwork) ● Artifacts ● Media and technology sources 	<p>AA6. Build aspirations for postsecondary education and training.</p> <p>AA4. Apply self-motivation and self-direction to learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>K2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p> <p>K3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPK.8</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.B.4</p>

JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies' services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company's mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> ● Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) ● Graphic representations (e.g., maps, timelines, charts, artwork) ● Artifacts ● Media and technology sources 	<p>AA6. Build aspirations for postsecondary education and training.</p> <p>AA4. Apply self-motivation and self-direction to learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPK.8</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.A.1-2</p> <p>4.NBT.B.5-6</p> <p>5.NBT.A.1</p> <p>5.NBT.B.5</p>

JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> ● Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) ● Graphic representations (e.g., maps, timelines, charts, artwork) ● Artifacts ● Media and technology sources <p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> ● Summarize significant ideas and relevant information ● Distinguish between fact and opinion ● Draw inferences and conclusions ● Recognize author’s purpose, point of view, and reliability 	<p>AA6. Build aspirations for postsecondary education and training.</p> <p>AA4. Apply self-motivation and self-direction to learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.RBPK.7-8</p> <p>4-6. W.RW.10</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.B.4</p> <p>5.NBT.A.1-2</p>

JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> ● Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) ● Graphic representations (e.g., maps, timelines, charts, artwork) ● Artifacts ● Media and technology sources <p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> ● Summarize significant ideas and relevant information ● Distinguish between fact and opinion ● Draw inferences and conclusions ● Recognize author’s purpose, point of view, and reliability 	<p>AA6. Build aspirations for postsecondary education and training.</p> <p>AA4. Apply self-motivation and self-direction to learning</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPk.8</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.A.1-2</p> <p>4.NBT.B.4-6</p> <p>5.NBT.A.1-2</p> <p>5.NBT.B.4-5</p>

JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions ▪ Make shopping decisions based on budget and opportunity cost 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> ● Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) ● Graphic representations (e.g., maps, timelines, charts, artwork) ● Artifacts ● Media and technology sources <p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> ● Summarize significant ideas and relevant information ● Distinguish between fact and opinion ● Draw inferences and conclusions ● Recognize author’s purpose, point of view, and reliability 	<p>CS2. Balance school, home, and community activities effectively</p> <p>AA4. Apply self-motivation and self-direction to learning.</p> <p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPk.7</p> <p>4-6. W.RW.10</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.A.1-2</p> <p>4.NBT.B.4</p> <p>5.NBT.A.1-2</p>

JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Improving the JA BizTown Community Scenario</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Make decisions based on their understanding of personal freedoms ▪ Determine appropriate allocation of tax funds ▪ Create policy based on public safety ▪ Base voting decisions on candidate policies and promises. 	<p>SSP.01 Gather information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> ● Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) ● Graphic representations (e.g., maps, timelines, charts, artwork) ● Artifacts ● Media and technology sources <p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> ● Summarize significant ideas and relevant information ● Distinguish between fact and opinion ● Draw inferences and conclusions ● Recognize author’s purpose, point of view, and reliability 	<p>CS2. Balance school, home, and community activities effectively</p> <p>AA4. Apply self-motivation and self-direction to learning.</p> <p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p>	<p>4-6. RI.KID.1-3</p> <p>4-6.RI.CS.4-5</p> <p>4-6. W.TTP.2</p> <p>4-6. W. RBPK.7</p> <p>4-6. W.RW.10</p> <p>4-6. SL.CC.3</p> <p>6.L. AU.4</p> <p>6.L.VAU.6</p>	<p>4.OA.A.1</p> <p>4.NBT.A.1-2</p> <p>4.NBT.B.4</p> <p>5.NBT.A.1-2</p>

JA Finance Park

Unit Description	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> ● Extract and paraphrase significant ideas and relevant information ● Distinguish the difference between fact and opinion ● Draw inferences and conclusions 	<p>AA3. Develop high expectations for achievement</p> <p>AA6. Build aspirations for postsecondary education and training</p> <p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p> <p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>6-12. SL.CC.1</p> <p>6-12. L.C SE. 1</p> <p>6-12. L.KL. 3</p> <p>6-12. L. AU.4</p>	<p>6.RP.A.3b</p> <p>6.NS.B.2</p> <p>6.NS.B.3</p> <p>6.NS.C.5</p> <p>6.SP.A.1</p> <p>6.SP.A.2</p> <p>7.RP.A.2b</p> <p>7.NS.A.2</p> <p>7.NS.A.3</p> <p>7.EE.A.1</p> <p>7.EE.A.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>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>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> ● Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals) ● Graphic representations <p>SSP.0 4 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> ● Demonstrate and defend an understanding of ideas ● Compare and contrast viewpoints 	<p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CS5. Set clear, ambitious, and obtainable postsecondary goals</p>	<p>6-12. RI.KID.2</p> <p>6-12. SL.CC.1</p> <p>6-12. L.C SE. 1</p> <p>6-12. L.KL. 3</p> <p>6-12. L. AU.4</p>	<p>6.RP.A.3b</p> <p>6.NS.B.2</p> <p>6.NS.B.3</p> <p>6.NS.C.5</p> <p>6.SP.A.1</p> <p>6.SP.A.2</p> <p>7.RP.A.2b</p> <p>7.NS.A.2</p> <p>7.NS.A.3</p> <p>7.EE.A.1</p> <p>7.EE.A.2</p> <p>7.SP.C.5</p>

JA Finance Park

Unit Description	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> ● Extract and paraphrase significant ideas and relevant information ● Distinguish the difference between fact and opinion ● Draw inferences and conclusions <p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> ● Recognize differences among multiple accounts ● Establish validity by comparing and contrasting multiple sources ● Frame appropriate questions for further investigation 	<p>SS1. Make ethical decisions and practice social responsibility</p> <p>SS4. Effectively collaborate with others, cooperate with diverse perspectives, and communicate effectively in a variety of situations</p> <p>SE2. Work effectively in diverse groups by developing and employing leadership and teamwork skills</p> <p>CS4. Communicate effectively using oral, written, and listening communications skill</p>	<p>6-12. SL.CC.1-2</p> <p>6-12. L.C SE. 1</p> <p>6-12. L. AU.4</p>	<p>6.RP.A.3b</p> <p>6.NS.B.2</p> <p>6.NS.B.3</p> <p>6.NS.C.5</p> <p>7.RP.A.2b</p> <p>7.NS.A.3</p> <p>7.SP.C.5</p> <p>8.SP.A.2</p>

JA Finance Park

Unit Description	Social Studies Standards	School Counseling Standards	TN ELA	TN Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> ● Recognize differences among multiple accounts ● Establish validity by comparing and contrasting multiple sources ● Frame appropriate questions for further investigation 	<p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>6-12. RI.KID.1</p> <p>6-12. SL.CC.1</p> <p>6-12. L.C SE. 1</p> <p>6-12. L.KL. 3</p> <p>6-12. L. AU.4</p>	<p>6.NS.B.2</p> <p>6.NS.B.3</p> <p>6.NS.C.5</p> <p>7.NS.A.2</p> <p>7.NS.A.3</p> <p>7.EE.A.1</p> <p>7.EE.A.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>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>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> ● Recognize differences among multiple accounts ● Establish validity by comparing and contrasting multiple sources ● Frame appropriate questions for further investigation 	<p>SK2. Compare and contrast healthy and unhealthy behaviors</p> <p>SK3. Distinguish appropriate behaviors for a variety of settings and situations</p> <p>SS6. Assume responsibility for choices and consequences</p> <p>SS7. Positively manage behavior and choices by applying self-discipline and self-control</p> <p>SS8. Persevere through challenges to achieve goals</p>	<p>6-12. RI.KID.1</p> <p>6-12. W.TTP.1</p> <p>6-12. W.PDW.4</p> <p>6-12. W.RW.10</p>	<p>6.RP.A.3b</p> <p>6.NS.B.2</p> <p>6.NS.B.3</p> <p>6.NS.C.5</p> <p>7.RP.A.2b</p> <p>7.NS.A.2</p> <p>7.NS.A.3</p>

JA Finance Park PBL

Unit Description	Personal Finance Standards	School Counseling Standards	TN ELA
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>3) Complete one or more career aptitude surveys, analyze the results, and relate how the identified career aptitudes align with the student’s strengths and interests. Evaluate education and training path options to prepare for identified jobs or careers of interest.</p> <p>7) Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deductions. Complete a 1040 and a W-4 Employee’s Withholding Allowance paperwork, and analyze the W-2 Wage and Tax Statement for federal income tax purposes.</p>	<p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p> <p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1</p> <p>9-12. W.TTP.1</p> <p>9-12. W.PDW.4</p> <p>9-12. L.C SE. 1</p> <p>9-12. L. AU.4</p>

JA Finance Park PBL

Unit Description	Personal Finance Standards	School Counseling Standards	TN ELA
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>15) Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth with financial stability and security.</p> <p>16) Conduct assessments of various types of identity theft situations and scams, then determine strategies and present a plan to safeguard and protect against identity theft. Design and present a plan to significantly lower and protect against risks. Determine steps that should be taken by a victim of identity theft to report the incident and re-establish identity.</p> <p>17) Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals. Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities</p>	<p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CS5. Set clear, ambitious, and obtainable postsecondary goals</p>	<p>9-12. RL.KID.1</p> <p>9-12. SL.CC.1</p> <p>9-12. W.TTP.1</p> <p>9-12. W.PDW.4</p> <p>9-12. W.RW.10</p> <p>9-12. L.C SE. 1</p> <p>9-12. L. AU.4</p>

JA Finance Park PBL

Unit Description	Personal Finance Standards	School Counseling Standards	TN ELA
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>11) Research a variety of financial institutions including digital financial services. Compare and contrast services and products such as checking accounts, savings accounts, certificates of deposits, etc. Identify one service that best supports the student’s personal financial goals and craft an argumentative essay supporting the choice.</p> <p>12) Evaluate the various sources and types of consumer credit, such as student loans, auto loans, store credit cards, flex loans, consumer installment loans, title loans, and payday loans. Draw conclusions about the types of credit best suited for financing and/or purchasing various goods and services, defending claims with specific textual evidence. Explain how taking on debt early in life may affect financial stability and security later in life.</p>	<p>SS1. Make ethical decisions and practice social responsibility</p> <p>SS4. Effectively collaborate with others, cooperate with diverse perspectives, and communicate effectively in a variety of situations</p> <p>SE2. Work effectively in diverse groups by developing and employing leadership and teamwork skills</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p>	<p>9-12. SL.CC.1</p> <p>9-12. SL.PKI.4</p> <p>9-12. L.C SE. 1</p> <p>9-12. L. AU.4</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 an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>8) Using money management tools such as online computer-based budgeting tools, cost of living calculators, or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p> <p>9) Using research from local sources (such as newspapers, chambers of commerce, local government, and company websites), create a monthly personal budget that reflects household living expenses, taxes, potential savings, and an emergency fund. Develop a saving/spending plan for a week and track actual spending for comparison</p>	<p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>9-12. RL.KID.1</p> <p>9-12. SL.CC.1</p> <p>9-12. SL.PKI.4</p> <p>9-12. L.C SE. 1</p> <p>9-12. L. AU.4</p>

JA Finance Park PBL

Unit Description	Personal Finance Standards	School Counseling Standards	TN ELA
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>1) Define the concept of personal finance.</p> <p>2) Write short term (a year or less), mid-term (1 – 5 years), and long term (over 5 years), personal financial goals, defining desired education, career, and earning milestones, and saving and spending plans..</p> <p>11. Using a banking transaction scenario, demonstrate an ability to:</p> <p>a. Reconcile an account</p> <p>b. Write a check</p> <p>c. Verify account accuracy</p>	<p>SK2. Compare and contrast healthy and unhealthy behaviors</p> <p>SK3. Distinguish appropriate behaviors for a variety of settings and situations</p> <p>SS6. Assume responsibility for choices and consequences</p> <p>SS7. Positively manage behavior and choices by applying self-discipline and self-control</p> <p>SS8. Persevere through challenges to achieve goals</p> <p>SE2. Work effectively in diverse groups by developing and employing leadership and teamwork skills</p> <p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>9-12 RI.KID. 1</p> <p>9-12 RI.CS.4</p> <p>9-12 RI.IKI. 8</p> <p>9-12. W.TTP.1</p> <p>9-12. W.PDW.4</p> <p>9-12. W.RW.10</p> <p>9-12. SL.CC.1</p> <p>9-12. SL.PKI.4-6</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p>

JA Finance Park Advanced

Unit Description and Objectives	Economics and Personal Finance Standards	School Counselling Standards	TN ELA
<p>Theme 1: Employment and Income</p> <p>Foundation 1 Career Cluster</p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Examine careers and corresponding career clusters. ▪ Apply interests and skills to specific career clusters. ▪ Research possible careers within a chosen career cluster. ▪ Analyze how interests and skills may relate to a specific career cluster. 	<p>Personal Finance Standards</p> <p>3. Evaluate education and training path options to prepare for identified jobs or careers of interest.</p>	<p>CA1. Develop and articulate postsecondary education and career aspirations</p> <p>CK1. Research and appraise characteristics of a variety of traditional and nontraditional occupations</p> <p>CK2. Articulate how personal abilities, skills, interests, and motivations influence values, choices, and plans</p>	<p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12.W.TTP.2</p> <p>9-12.W.PDW.4</p> <p>9-12. W.PDW.6</p> <p>9-12. W.RBPK.8</p> <p>9-12. SL.CC.1-3</p> <p>9-12. SL.PKI.4-6</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p>
<p>Theme 1 Foundation 2 Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the difference between gross pay and net pay. ▪ Identify the components on an earnings statement (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>Personal Finance Standards</p> <p>7) Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deductions.</p>	<p>Counseling Standards</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AA3. Develop high expectations for achievement</p>	<p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-3</p> <p>9-12. SL.PKI.4-6</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p>

JA Finance Park Advanced

Unit Description and Objectives	Economics and Personal Finance Standards	School Counselling Standards	TN ELA
<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the benefits of postsecondary education, including trade schools and military service. Identify the income projection for a variety of careers. Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>Economics</p> <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs. Personal Finance Standards</p> <p>4. ...create an annotated chart, table, or graphic to evaluate:</p> <ol style="list-style-type: none"> Education and training including admission requirements and tuition requirements Available positions Salaries Cost vs. benefits of educational/training Potential lifetime earning Employer benefits Possible need for relocation to advance 	<p>Counseling Standards</p> <p>AK2. Describe the benefits of education for career, life management, and personal and professional satisfaction</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p>	<p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-3</p> <p>9-12. SL.PKI.4-6</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p>
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Use rational and considered decision-making steps to select financial goals and priorities. Explain how decisions made today can impact the future 	<p>Economics</p> <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>Personal Finance Standards</p> <p>1) Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p>	<p>Counseling Standards</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-2</p> <p>9-12. SL.PKI.5</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p>

JA Finance Park Advanced

Unit Description and Objectives	Economics and Personal Finance Standards	School Counselling Standards	TN ELA
<p>Theme 4: Planning and Money Management</p> <p>Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize some of the reasons why people might spend more than they earn. Identify and use parts of a budget. List the long-term effects of overspending. 	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>Personal Finance Standards</p> <p>8) Using money management tools such as online computer-based budgeting tools, cost of living calculators, or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career.</p>	<p>Counseling Standards</p> <p>SS7. Positively manage behavior and choices by applying self-discipline and self-control</p> <p>SS8. Persevere through challenges to achieve goals</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-2</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p>
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize strategies for managing risk. List the benefits of having insurance for risk management. Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. Compare insurance policies. 	<p>Personal Finance Standards</p> <p>15) Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth with financial stability and security.</p>	<p>Counseling Standards</p> <p>SS7. Positively manage behavior and choices by applying self-discipline and self-control</p> <p>SS8. Persevere through challenges to achieve goals</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-2</p> <p>9-12. SL.PKI.4-5</p> <p>9-12.W.TTP.1-2</p> <p>9-12.W.PDW.4</p> <p>9-12. W.PDW.6</p> <p>9-12. W.RBPK.7-8</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p>

JA Finance Park Advanced

Unit Description and Objectives	Economics and Personal Finance Standards	School Counselling Standards	TN ELA
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize different investment options. Compare the benefits and risks of various investment options. Create a diversified investment portfolio that maximizes profit 	<p>Personal Finance Standards</p> <p>17) Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals. Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis.</p>	<p>Counseling Standards</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-2</p> <p>9-12. SL.PKI. 5</p> <p>9-12.W.TTP.1-2</p> <p>9-12. W.RBPK.8</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p>
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify key learnings from the JA Finance Park simulation. Analyze and apply lessons learned to future career and money management goals. 	<p>Personal Finance Standards</p> <p>1) Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p> <p>2) Write short term (a year or less), mid-term (1 – 5 years), and long term (over 5 years), personal financial goals, defining desired education, career, and earning milestones, and saving and spending plans. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.</p>	<p>Counseling Standards</p> <p>CE1. Participate in career and postsecondary institution exploration activities</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p>9-12. RI.KID.1</p> <p>9-12. RI.CS.4</p> <p>9-12. SL.CC.1-2</p> <p>9-12. SL.PKI.4-6</p> <p>9-12.W.TTP.1-2</p> <p>9-12.W.PDW.4</p> <p>9-12. W.PDW.6</p> <p>9-12. W.RBPK.7-8</p> <p>9-12. L. CSE. 1-2</p> <p>9-12. L. KL.3</p> <p>9-12. L.VAU.4-6</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
Theme One: Employment and Income			
<p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics. Develop a plan for building entrepreneurial skills. 	<p>E.02 Define land, labor, capital, and entrepreneurship, and explain why they are necessary for the production of goods and services.</p>	<p>Counseling Standards</p> <p>CE3. Pursue and develop competency in areas of career interest</p>
<p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. Develop a plan for preparing for job loss. Identify professional development and job retraining opportunities to help when job loss happens. 	<p>N/A</p>	<p>Counseling Standards</p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p>
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace. Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>N/A</p>	<p>Counseling Standards</p> <p>CK3. Articulate the importance of responsibility, dependability, punctuality, integrity, and effort in the workplace</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
<p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form 	<p>Personal Finance Standards</p> <p>7) Complete a 1040 and a W-4 Employee's Withholding Allowance paperwork, and analyze the W-2 Wage and Tax Statement for federal income tax purposes.</p>	
<p>Theme Two: Employment and Education</p>			
<p>Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the rationale for completing the FAFSA form. ▪ Identify the resources and information required for the FAFSA form. ▪ Develop an action plan for completing the FAFSA form. 	<p>Personal Finance Standards</p> <p>5) Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education financial aid by completing an application.</p>	
<p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities ▪ Develop a SMART goal to help achieve a chosen career. 	<p>Personal Finance Standards</p> <p>7) Evaluate education and training path options to prepare for identified jobs or careers of interest.</p>	<p>Counseling Standards</p> <p>CA1. Develop and articulate postsecondary education and career aspirations CE2. Assess and modify educational plan to support changes in educational and career goals AS6. Set, evaluate progress toward, and achieve long and short term goals</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
<p>Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions. ▪ Calculate a possible GPA based on potential new courses. ▪ List the positive steps they can take to be successful with potential new courses 	<p>N/A</p>	<p>Counseling Standards</p> <p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AA3. Develop high expectations for achievement</p> <p>AE1. Experience academic growth and success</p> <p>AE2. Engage and persevere in challenging coursework</p>
<p>Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the options available upon receiving a financial aid award letter. ▪ Analyze the parts of a financial aid award letter. ▪ Identify effective strategies for negotiating additional financial aid. 	<p>Personal Finance Standards</p> <p>5) Identify strategies for reducing the overall cost of postsecondary education, including the impact of scholarships, grants, work study, and other assistance and the application process</p>	<p>Counseling Standards</p> <p>AA1. Improve academic self-concept</p> <p>AA2. Display positive attitude toward work and learning</p> <p>AA3. Develop high expectations for achievement</p>
<p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify a savings goal and plan. ▪ Contrast grants and scholarships with student loans. ▪ Explain the responsibilities associated with student loan debt. 	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>Personal Finance Standards</p> <p>5) Explore and evaluate options for financing postsecondary education</p>	<p>Counseling Standards</p> <p>AA6. Build aspirations for postsecondary education and training AS4. Utilize resources to overcome barriers to learning</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
Theme Three: Financial Responsibility and Decision Making			
<p>Buying Your First Car</p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare benefits of buying and leasing a car. ▪ Identify costs associated with buying and owning a car. ▪ Explain benefits of buying new and used cars. ▪ Analyze costs and features of several vehicles to identify the best car for one’s needs. 	<p>Personal Finance Standards</p> <p>Investigate the availability and reliability of resources to assist consumers in making buying decisions (include national, state, and local resources, as appropriate).</p>	
<p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. 	<p>Personal Finance Standards</p> <p>2) Write short term (a year or less), mid-term (1 – 5 years), and long term (over 5 years), personal financial goals, defining desired education, career, and earning milestones, and saving and spending plans</p> <p>3) Evaluate education and training path options to prepare for identified jobs or careers of interest</p>	<p>Counseling Standards</p> <p>AE3. Create a secondary educational plan that includes transition to postsecondary education and the workforce</p>
<p>My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the effects of late or missed payments. ▪ Explain the effect of debts on a person’s net worth. ▪ Distinguish between good use and misuse of credit cards. 	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>	<p>N/A</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
<p>Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the difference between philanthropy and charity. ▪ Express how society benefits when others donate money for worthy causes. ▪ Evaluate how philanthropy fits within a personal financial plan. ▪ Clarify how charitable giving may have tax benefits. 	<p>N/A</p>	<p>N/A</p>
<p>Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize the steps for financial goal planning. ▪ Identify a financial goal and develop a plan to reach it. 	<p>Personal Finance Standards</p> <p>1) Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.</p>	<p>Counseling Standards</p> <p>AS5. Exhibit creativity</p> <p>AS6. Set, evaluate progress toward, and achieve long and short term goals</p> <p>AE3. Create a secondary educational plan that includes transition to postsecondary education and the workforce</p>
<p>Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain what taxes are used for. ▪ Recognize different types of taxes. ▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>N/A</p>	<p>N/A</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
Theme Four: Planning and Money Management			
<p>A World Without Cash</p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explore different payment types, and classify the pros and cons of using payment apps. Identify potential security issues with using payment apps. Analyze how to use a payment app to manage spending. 	<p>Personal Finance Standards</p> <p>Investigate the availability and reliability of resources to assist consumers in making buying decisions (include national, state, and local resources, as appropriate).</p>	<p>Counseling Standards</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>
<p>Extracurricular Expenses</p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Outline a short-term financial goal for how to save for extracurricular expenses. Generate a personal budget to achieve the goal 	<p>Personal Finance Standards</p> <p>8) Using money management tools such as online computerbased budgeting tools, cost of living calculators, or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career</p> <p>9) Using research from local sources create a monthly personal budget that reflects household living expenses, taxes, potential savings, and an emergency fund. Develop a saving/spending plan for a week and track actual spending for comparison.</p>	<p>Counseling Standards</p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>
<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency. Analyze how saving for an emergency fund can impact a monthly budget. 	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>	<p>Personal Finance Standards</p> <p>8) Using money management tools such as online computer-based budgeting tools, cost of living calculators, or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
Theme Five: Risk Management and Insurance			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Differentiate among the main types of auto insurance coverage. Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>Personal Finance Standards</p> <p>15) Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations</p>	<p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>SK2. Compare and contrast healthy and unhealthy behaviors</p>
<p>Mortgages</p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain the expenses associated with taking out a mortgage. Differentiate among different types of mortgages. 	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>	<p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>SK2. Compare and contrast healthy and unhealthy behaviors</p>
Theme 6: Investing			
<p>Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Recognize basic principles of investing in stocks. Identify factors that affect stocks and the stock market. List strategies for smart investing. 	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p>Personal Finance Standards</p> <p>17) Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals.</p>	<p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>SK2. Compare and contrast healthy and unhealthy behaviors</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
<p>Investing for Retirement</p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the benefits of funding retirement early. ▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>E.18 Define stock, and describe the connections between capital, stock markets, banks, and the economy</p> <p>Personal Finance Standards</p> <p>17) Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities.</p>	<p>SK1. Develop and articulate personal values, attitudes, and beliefs</p> <p>SK2. Compare and contrast healthy and unhealthy behaviors</p>