

# A Correlation: New York Academic Standards and Junior Achievement Capstone Programs



Updated January 2024

[New York English Language Arts Learning Standards](#)

[Career Development and Occupational Studies Standards](#)

[Family and Consumer Sciences Standards](#)

[Social Studies Standards](#)

Junior Achievement USA

12320 Oracle Blvd.

Suite 310

Colorado Springs, CO 80921

<https://jausa.ja.org>

# Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the New York 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 and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<b>Unit 1: Financial Literacy</b>				
<p><b>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</b></p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development.</li> <li>Identify civics fundamentals and terms.</li> </ul>	<p>5.6a Government structures, functions, and founding documents vary from place to place in the countries of the Western Hemisphere. →</p> <ul style="list-style-type: none"> <li>Students will examine the basic structure of the United States federal government, including the president, Congress, and the courts.</li> <li>Students will examine the foundational documents of the United States government for evidence of the country's beliefs, values, and principles.</li> </ul> <p><b>Economic Systems 5</b> Describe government decisions that affect economies in case studies from the Western Hemisphere.</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b> 5R1-5R3 5R4-5R6 5R7-5R8</p> <p><b>Foundational Skills</b> 5RF3-5RF4</p> <p><b>Speaking and Listening</b> 5SL1-5SL3</p> <p><b>Language</b> 5L3-5L6</p>	<p>NA</p>
<p><b>Session 1: Financial Services</b></p> <p>Activity: Financial Services Scavenger Hunt</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions.</li> <li>Describe financial institutions as the center of JA BizTown's economy.</li> </ul>	<p>4.4d New Yorkers have rights and freedoms that are guaranteed in the United States Constitution, in the New York State Constitution, and by state laws. → Students will examine the rights and freedoms guaranteed to citizens.</p> <p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p>	<p><b>Interpersonal Skills</b></p> <ul style="list-style-type: none"> <li>relate to people of different ages and from diverse backgrounds.</li> </ul>	<p><b>Reading Standards</b> 5R1-5R3 5R4-5R6 5R7-5R8</p> <p><b>Foundational Skills</b> 5RF3-5RF4</p> <p><b>Speaking and Listening</b> 5SL1-5SL3</p> <p><b>Language</b> 5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 1 Session 1: Financial Services</b></p> <p>Activity: Bank Account Application</p> <ul style="list-style-type: none"> <li>Recognize the purpose for, and demonstrate how to complete, a bank account application.</li> <li>Identify common terms associated with banking and financial institutions.</li> <li>Define private property and its importance in our economy.</li> </ul>	<p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p> <p><b>FCSS Standard 3 Resource Management</b></p> <ul style="list-style-type: none"> <li>understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4-5R6 5R7-5R8</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p>	<p>NY-4.OA</p> <p>5.NBT.B.5 5.NBT.B.7 6.NS.B.3</p>
<p><b>Unit 1 Session 1: Financial Services</b></p> <p><b>(Optional) Application 1: Banking Bingo</b></p> <p>Work in teams to play Banking Bingo on financial services.</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions</li> </ul>	<p>4.E . Explain the role of money in making exchange easier;</p>	<p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>describe the need for data and obtain data to make decisions.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R4</p> <p><b>Language</b></p> <p>5L4</p>	<p>NA</p>
<p><b>Unit 1 Session 1: Financial Services</b></p> <p><b>(Optional) Application 2: Choosing a Financial Institution</b></p> <p>Review different types of financial institutions and the services they offer.</p> <ul style="list-style-type: none"> <li>Identify services offered by financial institutions.</li> <li>Identify common terms associated with banking and financial institutions.</li> </ul>	<p>4.E . Explain the role of money in making exchange easier;</p> <p><b>FCSS Standard 3 Resource Management</b></p> <ul style="list-style-type: none"> <li>understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4-5R6 5R7-5R8</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 1 Session 1: Financial Services</b>  <b>(Optional) Extension 1: Bank Teller Computations</b>            Practice banking skills by completing bank transactions.</p> <ul style="list-style-type: none"> <li>Identify common terms associated with banking and financial institutions.</li> </ul>	<p>4.E . Explain the role of money in making exchange easier;</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b>            5R4  <b>Language</b>            5L4</p>	<p>5.OA.A.1            NY-4.NBT.1            NY-4.NBT.4            5.NBT.B.5            5.NBT.B.7            6.NS.B.3</p>
<p><b>Unit 1 Session 1: Financial Services</b>  <b>(Optional) Extension 2: Private Property</b>            Discover the meaning of private property by connecting personal cookies to private property.</p> <ul style="list-style-type: none"> <li>Define private property and its importance in our economy.</li> </ul>	<p>4.4d New Yorkers have rights and freedoms that are guaranteed in the United States Constitution, in the New York State Constitution, and by state laws. → Students will examine the rights and freedoms guaranteed to citizens.</p> <p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Speaking and Listening</b>            5SL1-5SL3</p>	<p>NA</p>
<p><b>Unit 1 Session 2: Earn, Save, and Spend</b></p> <p>Activity: Endorsing Paychecks and Depositing Checks</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate the ability to endorse a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Recognize the need to make responsible choices regarding your money.</li> </ul>	<p>4.4d New Yorkers have rights and freedoms that are guaranteed in the United States Constitution, in the New York State Constitution, and by state laws. → Students will examine the rights and freedoms guaranteed to citizens.</p> <p><b>5.E Economic Systems</b></p> <p>3. Provide examples of how currency makes exchange easier by comparing a barter economy to a currency based economy; examine why corporations and labor unions have a role in a market economy.</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b>            5R4-5R6            5R7-5R8  <b>Speaking and Listening</b>            5SL1-5SL3  <b>Foundational Skills</b>            5RF3-5RF4</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 1 Session 2: Earn, Save, and Spend</b> Activity: Saving and Spending Game</p> <ul style="list-style-type: none"> <li>State the benefit of an interest-earning savings account.</li> <li>Explain how money grows in a savings account.</li> </ul>	<p><b>5.E. Economic Systems</b></p> <p>1. Explain how scarcity necessitates decision making; compare the costs and benefits of economic decisions</p> <p><b>FCSS Standard 3</b> <b>Resource Management</b></p> <ul style="list-style-type: none"> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R4-5R6 5R7-5R8</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p>	<p>NY-4.NBT 1 NY-4.NBT 4 5.NBT.B.7 6.NS.B.3</p>
<p><b>Unit 1 Session 2: Earn, Save, and Spend (Optional): Application 1: Transaction Actions</b></p> <p>Review the process of filling out a deposit ticket and the money tracker. Work in pairs or small groups to complete the activity</p> <ul style="list-style-type: none"> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> <li>Recognize the need to make responsible choices regarding your money.</li> </ul>	<p><b>FCSS Standard 3</b> <b>Resource Management</b></p> <ul style="list-style-type: none"> <li>understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R4</p> <p><b>Language</b></p> <p>5L4</p>	<p>NY-4.NBT 4</p>
<p><b>Session 2: Earn, Save, and Spend (Optional) Application 2: Direct Deposit</b></p> <p>Discuss the purpose and convenience of direct deposit and complete a direct deposit form.</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>	<p><b>FCSS Standard 3</b> <b>Resource Management</b></p> <ul style="list-style-type: none"> <li>understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R4</p> <p><b>Language</b></p> <p>5L4</p>	<p>NY-4.NBT 4 5.NBT.B.5 5.NBT.B.7 6.NS.B.3</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Session 2: Earn, Save, and Spend</b></p> <p><b>(Optional) Extension 1: Gordon’s Bounced Check</b></p> <p>Add verbs and adjectives to this story to discover the importance of keeping track of money.</p> <ul style="list-style-type: none"> <li>Describe the consequences of insufficient funds.</li> <li>Demonstrate how to complete a deposit and record it in a money tracker.</li> </ul>	<p><b>5. E. Economic Systems</b></p> <p>1. Explain how scarcity necessitates decision making; compare the costs and benefits of economic decisions</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R 1 5R8</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p>	<p>5.OA.A.1 NY-4.NBT.4 5.NBT.B.5 5.NBT.B.7 6.NS.B.3</p>
<p><b>Session 2: Earn, Save, and Spend</b></p> <p><b>(Optional) Extension 2: Using Deposit Tickets</b></p> <p>Online activity to reinforce the purpose of a paycheck and parts of a deposit ticket.</p> <ul style="list-style-type: none"> <li>Express the purpose of a paycheck.</li> <li>Demonstrate the ability to endorse a paycheck.</li> </ul>	<p><b>FCSS Standard 3 Resource Management</b></p> <ul style="list-style-type: none"> <li>understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R 1 5R8</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 1: Session 3: Banks and Saving</b></p> <p>This lesson enables students to further learn the advantages of saving. They identify the rule of law as the reason we can trust banks and other institutions to keep our personal property safe. Students participate in a role-play activity to learn about the bank's role in the economy.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>• Demonstrate how to make and record electronic payments.</li> <li>• Describe the reasons why someone should save</li> <li>• Recognize how the rule of law and right to own private property allows people to save.</li> <li>• State the benefit of an interest-earning savings account.</li> <li>• Explain how money grows in a savings account.</li> </ul>	<p>4.4d New Yorkers have rights and freedoms that are guaranteed in the United States Constitution, in the New York State Constitution, and by state laws. — Students will examine the rights and freedoms guaranteed to citizens.</p> <p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p> <p><b>FCSS Standard 3 Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>• understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>• listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul> <p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>• use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4-5R6 5R7-5R8</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p>	<p>5.NBT.B.7</p>
<p><b>Unit 1: Session 3: Banks and Saving (Optional) Application 1: Damian's Shopping Day</b></p> <p>Complete a fill-in-the blank story and practice using a money tracker.</p> <ul style="list-style-type: none"> <li>• Make and record electronic payments.</li> </ul>	<p><b>FCSS Standard 3 Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>• understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>• listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R 1 5R8</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p>	<p>NY-4.NBT.4 5.NBT.B.5</p>
<p><b>Unit 1: Session 3: Banks and Saving (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</b></p> <p>Research the cost of an item, and calculate how many years it would take to save up for it at differing interest rates.</p> <ul style="list-style-type: none"> <li>• Explain how money grows in a savings account.</li> </ul>	<p><b>FCSS Standard 3 Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>• understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>• use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4-5R6 5R7-5R8</p> <p><b>Writing</b></p> <p>5W1 5W5-7</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 1: Session 3: Banks and Saving</b> <b>(Optional) Extension 1: A Million Dollars or Double the Pennies?</b></p> <p>Demonstrate how doubling makes money grow quickly.</p> <ul style="list-style-type: none"> <li>Explain how money grows in a savings account.</li> </ul>	<p><b>FCSS Standard 3</b> <b>Resource Management</b></p> <ul style="list-style-type: none"> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R 1 5R8</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p>	<p>NY-4.OA 5 NY-4.NBT 4 5.NBT.B.7</p>
<p><b>Unit 1: Session 3: Banks and Saving</b> <b>(Optional) Extension 2: Compound Interest</b></p> <p>Use manipulatives to understand compound interest.</p> <ul style="list-style-type: none"> <li>State the benefit of an interest-earning savings account.</li> <li>Explain how money grows in a savings account</li> </ul>	<p><b>FCSS Standard 3</b> <b>Resource Management</b></p> <ul style="list-style-type: none"> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R 1 5R8</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p>	<p>NY-4.OA 5</p>
<p><b>Unit 1: Session 4: Types of Payments</b></p> <p>This lesson enables students to explore the differences among various forms of payments. They discuss ways to use credit responsibly and are introduced to the concept of scarcity. Students learn how to make electronic payments and make decisions about the best types of payments to make given specific scenarios.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments.</li> <li>Explain how money changes hands when a payment occurs.</li> <li>Demonstrate the use of a money tracker to record a purchase.</li> <li>Recognize the impact of scarcity and the need to make choices regarding money..</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>1. Explain how scarcity necessitates decision making;</p> <p><b>FCSS Standard 3</b> <b>Resource Management</b></p> <ul style="list-style-type: none"> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul> <p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>describe the need for data and obtain data to make decisions.</li> </ul> <p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4-5R6 5R7-5R8</p> <p><b>Writing</b></p> <p>5W5-5W7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 1: Session 4: Types of Payments</b> <b>(Optional) Application 1: Let's Go to the Bank</b></p> <p>Practice banking transactions by going to various stations using Goods and Services Cards, checks, and deposit slips, and then record the transactions in ar money tracker.</p> <ul style="list-style-type: none"> <li>• Explain how money changes hands when a payment occurs.</li> <li>• Demonstrate use of a money tracker to record a purchase.</li> </ul>	<p><b>FCSS Standard 3</b> <b>Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>• understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>• identify academic knowledge and skills that are required in specific occupations.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R 1 5R8</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p>	<p>NY-4.OA 5 NY-4.NBT 4</p>
<p><b>Unit 1: Session 4: Types of Payments</b> <b>(Optional) Application 2: The Debit Card Transaction</b></p> <p>Explore electronic payment processes and identify the steps in order</p> <ul style="list-style-type: none"> <li>• Explain how money changes hands when a payment occurs.</li> </ul>	<p><b>FCSS Standard 3</b> <b>Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>• understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>• use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R 1 5R8</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 1: Session 4: Types of Payments</b> <b>(Optional) Extension 1: Interest in Your Favor</b></p> <p>Discover the cost of interest over time by calculating compound interest.</p> <ul style="list-style-type: none"> <li>• Recognize the impact of scarcity and the need to make responsible choices regarding your money.</li> </ul>	<p><b>FCSS</b> <b>Standard 3 Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>• listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R 1 5R8</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 3 NY-4.OA 5 NY-4.NBT 4  NY-5.NBT 7</p>
<p><b>Unit 1: Session 4: Types of Payments</b> <b>(Optional) Extension 2: Personal Checks</b></p> <p>Answer questions about recording transactions and parts of a check.</p> <ul style="list-style-type: none"> <li>• Demonstrate use of a money tracker to record a purchase.</li> </ul>	<p><b>FCSS</b> <b>Standard 3 Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>• identify academic knowledge and skills that are required in specific occupations.</li> </ul>	<p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>N/A</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<b>Unit 2: Community and Economy</b>				
<p><b>Unit 2: Session 1: Citizenship</b></p> <p>This lesson enables students to identify and appreciate their role as citizens within different types of communities, including family, school, and town or city. They create a code of ethics and a JA BizTown contract.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Identify the role of government in community.</li> <li>Define philanthropy.</li> </ul> <p>Explain the relationship between taxes and responsible citizenship.</p>	<p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p> <p>9. Develop an understanding of the interdependence of individuals and groups in communities in the Western Hemisphere.</p> <p>4.4d New Yorkers have rights and freedoms that are guaranteed in the United States Constitution, in the New York State Constitution, and by state laws. → Students will examine the rights and freedoms guaranteed to citizens.</p> <p><b>5.E Economic Systems</b></p> <p>6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p>	<p><b>Interpersonal Skills</b></p> <ul style="list-style-type: none"> <li>relate to people of different ages and from diverse backgrounds.</li> </ul> <p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4-5R6 5R7-5R8</p> <p><b>Writing</b></p> <p>5W5-5W7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 2: Session 1: Citizenship</b></p> <p><b>(Optional) Application 1: Benjamin Franklin’s List of Virtues</b></p> <p>Examine Benjamin Franklin’s list of virtues and relate them to responsible citizenship.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p> <p>9. Develop an understanding of the interdependence of individuals and groups in communities in the Western Hemisphere.</p>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1 5R7</p> <p><b>Writing</b></p> <p>5W5-5W7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 2: Session 1: Citizenship</b> <b>(Optional) Application 2: I Am a Citizen – Circles of Citizenship</b></p> <p>Discuss good character traits and how those traits help them at home, school, and nation.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> <li>Define philanthropy.</li> </ul>	<p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p> <p>9. Develop an understanding of the interdependence of individuals and groups in communities in the Western Hemisphere.</p>	<p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1 5R7</p> <p><b>Writing</b></p> <p>5W7</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 2: Session 1: Citizenship</b> <b>(Optional) Extension 1: My Impact Challenge</b></p> <p>Watch a video showing what civics means to students and reflect on what you might do for your community.</p> <ul style="list-style-type: none"> <li>Identify the role of government in community.</li> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p> <p><b>5.F Civic Participation</b></p> <p>9. Develop an understanding of the interdependence of individuals and groups in communities in the Western Hemisphere.</p>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1 5R7</p> <p><b>Writing</b></p> <p>5W7</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 2: Session 1: Citizenship</b> <b>(Optional) Extension 2: iCivics Game</b></p> <p>Play a game in which you explore your rights guaranteed by the U.S. Constitution.</p> <ul style="list-style-type: none"> <li>Identify the rights and responsibilities of citizenship.</li> </ul>	<p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p>	<p><b>Integrated Learning</b></p> <p>identify academic knowledge and skills that are required in specific occupations.</p>	<p><b>Reading Standards</b></p> <p>5R1 5R7</p> <p><b>Language</b></p> <p>5L3-5L67</p>	<p>NA</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>Instruction: Introduction to Economy</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>2. Show examples of various types of resources (human capital, physical capital, and natural resources) required to provide goods and services.</p> <p>6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p>	<p><b>Managing Resources</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task.</li> </ul> <p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R7-5R8</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p>Activity: Lemonade Stand Game</p> <ul style="list-style-type: none"> <li>Describe how government impacts the circular flow.</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p>5.7b Peoples of the Western Hemisphere have engaged in a variety of economic activities to meet their needs and wants.</p> <p><b>5.E Economic Systems</b></p> <p>6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p>	<p><b>Technology</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul> <p><b>Managing Resources</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task.</li> </ul> <p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R7-5R8</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.NBT 4</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p><b>(Optional) Application 1: Circular Flow Game</b></p> <p>Walk through the circular flow of an economy by exchanging goods and services cards, resources, and money</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>2. Show examples of various types of resources (human capital, physical capital, and natural resources) required to provide goods and services.</p> <p><b>5.F Civic Participation</b></p> <p>9. Develop an understanding of the interdependence of individuals and groups in communities in the Western Hemisphere.</p>	<p><b>Managing Resources</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task.</li> </ul> <p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p><b>(Optional) Application 2: My Business</b></p> <p>Create a business and determine what to sell and what resources are needed.</p> <ul style="list-style-type: none"> <li>Identify and distinguish among goods, services, and resources (human, natural, and capital).</li> <li>Demonstrate the circular flow of an economy.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>2. Show examples of various types of resources (human capital, physical capital, and natural resources) required to provide goods and services.</p>	<p><b>Integrated Learning</b></p> <p>identify academic knowledge and skills that are required in specific occupations.</p> <p><b>Managing Resources</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R7-5R8</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Writing</b></p> <p>5W3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p><b>(Optional) Extension 1: The Fishpond Problem</b></p> <p>Consider how unprotected resources can get used up and how using government to limit use of resources is often necessary.</p> <ul style="list-style-type: none"> <li>Describe how government impacts the circular flow.</li> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p> <p><b>5.F Civic Participation</b></p> <p>9. Develop an understanding of the interdependence of individuals and groups in communities in the Western Hemisphere.</p>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul> <p><b>Managing Resources</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task.</li> </ul> <p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R7-5R8</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Writing</b></p> <p>5W3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 3 NY-4.OA 5 NY-5.OA 3</p>
<p><b>Unit 2: Session 2: Circular Flow of an Economy</b></p> <p><b>(Optional) Extension 2: Government Steps In</b></p> <p>Explore the kinds of regulations the government has concerning businesses to keep people and the environment safe.</p> <ul style="list-style-type: none"> <li>Explain why government involvement in the economy is sometimes necessary.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p> <p><b>5.F Civic Participation</b></p> <p>9. Develop an understanding of the interdependence of individuals and groups in communities in the Western Hemisphere.</p>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations.</li> </ul> <p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R7-5R8</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 2: Session 3: Free Enterprise</b></p> <p>Activity: Becoming Producers</p> <ul style="list-style-type: none"> <li>Identify the function of businesses in producing goods and services.</li> <li>Identify the three basic economic questions (what, how, and for whom to produce).</li> <li>Define scarcity, and explain ways to resolve scarcity.</li> <li>Compare free enterprise with other types of economies.</li> </ul>	<p>5.7b Peoples of the Western Hemisphere have engaged in a variety of economic activities to meet their needs and wants.</p> <p><b>FCSS</b></p> <p><b>Standard 2- Health and Safety</b></p> <ul style="list-style-type: none"> <li>understand basic safety rules</li> <li>know some personal and social skills which contribute to individual safety</li> </ul>	<p><b>Managing Resources</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task.</li> </ul> <p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 2: Session 3: Free Enterprise</b></p> <p><b>(Optional) Application 1: What are Our Economic Freedoms? What is Free Enterprise?</b></p> <p>Discuss economic freedoms and how they relate to free enterprise and the circular flow of the economy.</p> <ul style="list-style-type: none"> <li>List and describe the Economic Freedoms we enjoy in our country.</li> </ul>	<p>4.4d New Yorkers have rights and freedoms that are guaranteed in the United States Constitution, in the New York State Constitution, and by state laws. — Students will examine the rights and freedoms guaranteed to citizens.</p> <p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p>	<p><b>Managing Resources</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task.</li> </ul> <p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 2: Session 3: Free Enterprise</b></p> <p><b>(Optional) Application 2: Economic Freedoms Poster</b></p> <p>Discuss freedoms afforded by a free enterprise system and then create posters to illustrate the economic freedoms.</p> <ul style="list-style-type: none"> <li>Illustrate the Economic Freedoms we enjoy in our country.</li> </ul>	<p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p>	<p><b>Managing Resources</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task.</li> </ul> <p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p><b>Writing</b></p> <p>5W4-5W6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 2: Session 3: Free Enterprise</b></p> <p><b>(Optional) Extension 1: Family Resources-Do You Have Enough</b></p> <p>Explore opportunity costs and scarcity by making tough decisions for assigned family scenarios, using the provided resource units.</p> <ul style="list-style-type: none"> <li>Define scarcity, and explain ways to resolve scarcity.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>2. Show examples of various types of resources (human capital, physical capital, and natural resources) required to provide goods and services.</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul> <p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 3</p> <p>NY-4.OA 5</p> <p>NY-5.OA 3</p>
<p><b>Unit 2: Session 3: Free Enterprise</b></p> <p><b>(Optional) Extension 2: Economic Systems- Comparing Economies</b></p> <p>Discover how different governments impact the economy of their countries.</p> <ul style="list-style-type: none"> <li>Explain why government involvement in the economy is sometimes necessary.</li> <li>Compare free enterprise with other types of economies</li> <li>Create posters which demonstrate different economic systems</li> </ul>	<p>4.4d Students will examine the rights and freedoms guaranteed to citizens.</p> <p>5.7a Students will explore the characteristics of a traditional economy [used by the Inuit,] the market economy of the United States or Canada, and the command economy [of Cuba,] noting similarities and differences.</p> <p><b>5.E Economic Systems</b></p> <p>3. Provide examples of how currency makes exchange easier</p> <p>6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p> <p><b>5.F Civic Participation</b></p> <p>3. Identify different types of political systems and ideologies used at various times and in various locations in the Western Hemisphere,.</p>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul> <p><b>Managing Resources</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task.</li> </ul> <p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p><b>Writing</b></p> <p>5W4-5W7</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p>5SL5</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p>This lesson enables students to discover that both businesses and individuals pay taxes to increase the well-being of others. Students go on a hunt for things in their classroom that show the difference between public and private property,</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>• Explain why people pay taxes.</li> <li>• Define gross pay and net pay.</li> <li>• Calculate tax by multiplying with decimals.</li> <li>• Differentiate between public goods and services and private goods and services.</li> <li>• State examples of philanthropy.</li> <li>• Identify or explain why philanthropy is important in a community.</li> </ul>	<p><b>5.E Economic Systems</b> 6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p> <p><b>5.F Civic Participation</b> 8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p> <p><b>5.E Economic Systems</b> 6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p> <p><b>5.F Civic Participation</b> 8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>• use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul> <p><b>Managing Resources</b></p> <ul style="list-style-type: none"> <li>• demonstrate an awareness of the knowledge, skills, abilities, and resources needed to complete a task.</li> </ul>	<p><b>Reading Standards</b> 5R1-5R3</p> <p><b>Writing</b> 5W6-5W7</p> <p><b>Speaking and Listening</b> 5SL1-5SL3 5SL5</p> <p><b>Language</b> 5L3-5L6</p>	<p>NA</p>
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p><b>(Optional) Application 1: Comparing Goods and Services</b></p> <p>Use a Venn diagram to compare public and private goods and services.</p> <ul style="list-style-type: none"> <li>• Explain why people pay taxes.</li> <li>• Differentiate between public goods and services and private goods and services.</li> </ul>	<p><b>5.E Economic Systems</b> 6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>• use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul>	<p><b>Reading Standards</b> 5R1-5R3</p> <p><b>Writing</b> 5W6-5W7</p> <p><b>Speaking and Listening</b> 5SL1-5SL3 5SL5</p> <p><b>Language</b> 5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p><b>(Optional) Application 2: Calculating Sales Tax</b></p> <p>Calculate sales tax on items purchased at the City Zoo Gift Shop.</p> <ul style="list-style-type: none"> <li>Explain why people pay taxes.</li> <li>Calculate tax by multiplying with decimals.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p>5SL5</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-5.NBT 7</p> <p>NY-6.NS 3</p>
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p><b>(Optional) Extension 1: Philanthropy</b></p> <p>Read biographies about noteworthy philanthropists, and discover how they gave of themselves to help others.</p> <ul style="list-style-type: none"> <li>State examples of philanthropy.</li> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p><b>5.F. Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p>5SL5</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 2: Session 4: Where Does Your Money Go?</b></p> <p><b>(Optional) Extension 2: Be a Philanthropist</b></p> <p>Learn about foundations and how they help those in need.</p> <p>State examples of philanthropy.</p> <ul style="list-style-type: none"> <li>Identify or explain why philanthropy is important in a community.</li> </ul>	<p><b>5.F. Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p><b>Writing</b></p> <p>5W6-5W7</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p>5SL5</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<b>Unit 3: Work and Career Readiness</b>				
<p><b>Unit 3: Work and Career Readiness</b></p> <p><b>Session 1: Interests and Skills</b></p> <p>This lesson enables students to assess their own interests and skills and to see what kinds of jobs are available at JA BizTown and later in life. Students match careers to career types while exploring careers and fill out their own job application.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning.</li> <li>Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> <li>Categorize STEM careers</li> </ul>	<p><b>FCSS Standard 2- Health and Safety</b></p> <ul style="list-style-type: none"> <li>understand basic safety rules</li> <li>know some personal and social skills which contribute to individual safety</li> </ul>	<p><b>Career Development</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of their interests, aptitudes, and abilities</li> <li>know the value of work to the individual and society in general</li> <li>explore their preferences for working with people, information, and/or things</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4-5R6 5R7-5R8</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>Activity: Investing in Yourself- The Right to an Education</p> <ul style="list-style-type: none"> <li>Discuss how investing in human capital increases an employee’s worth to a business</li> <li>Reflect on the contributions of three education advocates</li> </ul>	<p>4.5b Women have not always had the same rights as men in the United States and New York State. They sought to expand their rights and bring about change. → Students will examine the rights denied to women during the 1800s. → Students will investigate people who took action to bring about change.</p> <p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p> <p><b>Social Studies Practices</b></p> <p>B. Chronological Reasoning</p> <p>1. Explain how events are related chronologically to one another in time.</p>	<p><b>Career Development</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of the relationship of decision making to the attainment of future goals</li> <li>describe the changing roles of men and women at home and in the workplace.</li> </ul> <p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4-5R6 5R7-5R8</p> <p><b>Writing</b></p> <p>5W1 5W5</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL3</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
	3. Identify causes and effects using examples from current events or grade-level content and historical events			
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p>Activity: Job Application</p> <p>Learn about and complete a job application.</p> <ul style="list-style-type: none"> <li>Distinguish the differences among the four primary career types: people, ideas, data, and things.</li> </ul>	<p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere</p>	<p><b>Career Development</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of their interests, aptitudes, and abilities</li> <li>know the value of work to the individual and society in general</li> </ul> <p><b>Interpersonal Skills</b></p> <ul style="list-style-type: none"> <li>relate to people of different ages and from diverse backgrounds.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NA
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p><b>(Optional) Application 1: My Career Interests</b></p> <p>Sort jobs by career interest type and find jobs in which they might be interested.</p> <ul style="list-style-type: none"> <li>Identify their interests and skills.</li> <li>Explain the relevance of interests and skills to career exploration and planning</li> </ul>	<p><b>4/5 E. Economics</b></p> <p>4.4. Explain why individuals and businesses specialize and trade.</p> <p>5.4. Examine the role of job specialization and trade [historically and during contemporary times in the Western Hemisphere.]</p>	<p><b>Career Development</b></p> <ul style="list-style-type: none"> <li>begin a career plan that would assist in the transition from school to eventual entry into a career option</li> <li>explore their preferences for working with people, information, and/or things</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NA
<p><b>Unit 3: Session 1: Interests and Skills</b></p> <p><b>(Optional) Application 2: Education Pays Off</b></p> <p>Create a bar graph to discover how investing in one’s human capital can pay off in higher wages.</p> <ul style="list-style-type: none"> <li>Explain the relevance of interests and skills to career exploration and planning.</li> </ul>	<p><b>4/5.E. Economics</b></p> <p>2. Show examples of various types of resources (<b>human capital</b>, physical capital, and natural resources) required to provide goods and services.</p> <p><b>Social Studies Practices</b></p> <p><b>Chronological Reasoning</b></p> <p>3. Identify causes and effects using examples from current events or grade-level content and historical events</p>	<p><b>Career Development</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of the relationship of decision making to the attainment of future goals</li> </ul> <p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations</li> </ul> <p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>describe the need for data and obtain data to make decisions.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NY-4.MD 2

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 3: Session 1: Interests and Skills</b> <b>(Optional) Extension 1: Writing a Resume</b></p> <p>Create a resume using a template.</p> <ul style="list-style-type: none"> <li>Explain the relevance of interests and skills to career exploration and planning.</li> </ul>	<p><b>4/5 E. Economics</b></p> <p>4.4. Explain why individuals and businesses specialize and trade.</p> <p>5.4. Examine the role of job specialization and trade [historically and during contemporary times in the Western Hemisphere.]</p>	<p><b>Career Development</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of the relationship of decision making to the attainment of future goals</li> </ul> <p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Writing</b></p> <p>5W3</p> <p>5W7</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 3: Session 1: Interests and Skills</b> <b>(Optional) Extension 2: Career STEM Lesson</b></p> <p>Work in teams to solve problems using engineering skills.</p> <ul style="list-style-type: none"> <li>Categorize STEM careers into different types.</li> </ul>	<p><b>4/5 E. Economics</b></p> <p>4.4. Explain why individuals and businesses specialize and trade.</p> <p>5.4. Examine the role of job specialization and trade [historically and during contemporary times in the Western Hemisphere.]</p>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations</li> <li>demonstrate the difference between the knowledge of a skill and the ability to use the skill</li> <li>solve problems that call for applying academic knowledge and skills.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p>5R4-5R6</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p>This lesson enables students to practice an important part of getting a job, interviewing. They also learn about appropriate workplace behavior while working on the job</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>• Model appropriate business greetings.</li> <li>• Demonstrate proper interview skills.</li> <li>• Define resume, job interview, and applicant.</li> <li>• Demonstrate appropriate workplace behaviors and soft skills.</li> </ul>	<p><b>FCSS Standard 3-Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand how working contributes to a quality living environment</li> <li>• identify their own abilities and interests as possible guides to career choice.</li> </ul>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>• identify academic knowledge and skills that are required in specific occupations</li> <li>• demonstrate the difference between the knowledge of a skill and the ability to use the skill</li> <li>• solve problems that call for applying academic knowledge and skills.</li> </ul> <p><b>Interpersonal Skills</b></p> <ul style="list-style-type: none"> <li>• relate to people of different ages and from diverse backgrounds.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>• demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p><b>(Optional) Application 1: Job Interviews</b></p> <p>Interview with volunteers for potential job roles at JA BizTown.</p> <ul style="list-style-type: none"> <li>• Model appropriate business greetings.</li> <li>• Contribute to group success by demonstrating appropriate workplace behaviors.</li> <li>• Demonstrate proper interview skills.</li> <li>• Define resume, job interview, and applicant.</li> </ul>	<p><b>FCSS Standard 3-Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand how working contributes to a quality living environment</li> <li>• identify their own abilities and interests as possible guides to career choice.</li> </ul>	<p><b>Interpersonal Skills</b></p> <ul style="list-style-type: none"> <li>• relate to people of different ages and from diverse backgrounds.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>• demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p><b>(Optional) Application 2: Customer Service</b></p> <p>Explore skills needed for outstanding customer service</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p><b>FCSS Standard 3-Resource Management</b></p> <ul style="list-style-type: none"> <li>understand how working contributes to a quality living environment</li> <li>identify their own abilities and interests as possible guides to career choice.</li> </ul>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>demonstrate the difference between the knowledge of a skill and the ability to use the skill.</li> <li>solve problems that call for applying academic knowledge and skills.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p><b>(Optional) Extension 1: Teamwork: Build a Robot</b></p> <p>Work in teams to design and build a robot using geometric shapes.</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p><b>FCSS Standard 3-Resource Management</b></p> <ul style="list-style-type: none"> <li>understand how working contributes to a quality living environment</li> <li>identify their own abilities and interests as possible guides to career choice.</li> </ul>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>demonstrate the difference between the knowledge of a skill and the ability to use the skill.</li> <li>solve problems that call for applying academic knowledge and skills.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 3: Session 2: Job Skills and Behaviors</b></p> <p><b>(Optional) Extension 2: Soft Skills</b></p> <p>Explore what soft skills look, feel, and sound like. Relate soft skills to civic virtues</p> <ul style="list-style-type: none"> <li>Contribute to group success by demonstrating appropriate workplace behaviors.</li> </ul>	<p><b>FCSS Standard 3-Resource Management</b></p> <ul style="list-style-type: none"> <li>understand how working contributes to a quality living environment</li> <li>identify their own abilities and interests as possible guides to career choice.</li> </ul>	<p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p>This optional session enables students to see why the right to vote, as a means to make a change in the community, is so important. Students have the opportunity to become involved in the election process, as a candidate, speechwriter, campaign manager, or voter.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Describe the importance of elections in a representative democracy.</li> <li>Identify the steps of the election process.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>6. Describe government decisions that affect economies in case studies from the Western Hemisphere.</p> <p><b>5.F Civic Participation</b></p> <p>2. Participate in activities that focus on a localized issue or problem in a country other than the United States in the Western Hemisphere.</p> <p>3. Identify different types of political systems and ideologies used at various times and in various locations in the Western Hemisphere, and identify the roles of individuals and key groups in those political and social systems.</p> <p>7. Describe the roles of people in power in the Western Hemisphere, both historically and currently.</p>	<p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>demonstrate the personal qualities that lead to responsible behavior.</li> </ul> <p><b>Interpersonal Skills</b></p> <ul style="list-style-type: none"> <li>relate to people of different ages and from diverse backgrounds.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4 5R7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NA
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p><b>(Optional) Application 1: Who Gets My Vote?</b></p> <p>Learn some tips about becoming an informed voter.</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p><b>5.F Civic Participation</b></p> <p>2. Participate in activities that focus on a localized issue or problem in a country other than the United States in the Western Hemisphere.</p>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4 5R7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NA



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p><b>(Optional) Application 2: Do You Have an Issue?</b></p> <p>Read a story and answer questions to learn about becoming an active citizen</p> <ul style="list-style-type: none"> <li>Describe how groups make changes.</li> <li>Explain the importance of being an informed voter.</li> </ul>	<p><b>5.F Civic Participation</b></p> <p>2. Participate in activities that focus on a localized issue or problem in a country other than the United States in the Western Hemisphere.</p>	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4 5R7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Writing</b></p> <p>5W2 5W7</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p><b>(Optional) Extension 1: Voting Rights Timeline</b></p> <p>Learn about the amendments to the U.S. Constitution regarding voting rights</p> <ul style="list-style-type: none"> <li>Describe the importance of elections in a representative democracy.</li> </ul>	<p>4.5b → Students will examine the rights denied to women during the 1800s. → Students will investigate people who took action to bring about change.</p> <p><b>5.F Civic Participation</b></p> <p>8. Identify rights and responsibilities of citizens within societies in the Western Hemisphere.</p> <p><b>Social Studies Practices</b></p> <p>B. Chronological Reasoning</p> <p>1. Explain how events are related chronologically to one another in time.</p> <p>3. Identify causes and effects using examples from current events or grade-level content and historical events.</p> <p>6. Recognize the dynamics of historical continuity and change over periods of time. Identify important turning points in history.</p>	<p><b>Technology</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.MD 4 (no fractions)</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 3: Session 3: Elections, Yesterday and Today</b></p> <p><b>(Optional) Extension 2: JA My Way</b></p> <p>Discover games, tools, and supplements such as JA My Resume Builder to learn more about creating resumes and starting a business.</p> <ul style="list-style-type: none"> <li>Explore careers and career paths</li> <li>Create a draft resume or business plan</li> </ul>	<p><b>4/5 E. Economics</b></p> <p>4.4. Explain why individuals and businesses specialize and trade.</p> <p>5.4. Examine the role of job specialization and trade [historically and during contemporary times in the Western Hemisphere.]</p>	<p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>demonstrate the personal qualities that lead to responsible behavior.</li> </ul> <p><b>Technology</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p>5R4</p> <p>5R7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p>	<p>NA</p>
<h2>Unit 4 Business Management</h2>				
<p><b>Unit 4: Business Management</b></p> <p><b>Session 1: Business Costs</b></p> <p>This lesson enables students to describe what makes a quality business. They meet their coworkers in their assigned businesses and begin to operate as teams led by their CEOs. Students examine business costs after reviewing the importance of teamwork and begin their preparatory work in BizPrep.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Describe costs associated with operating a business.</li> <li>Calculate business expenses.</li> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p><b>5.E Economics</b></p> <p>2. Show examples of various types of resources (human capital, physical capital, and natural resources) required to provide goods and services.</p>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>identify academic knowledge and skills that are required in specific occupations</li> <li>demonstrate the difference between the knowledge of a skill and the ability to use the skill</li> <li>solve problems that call for applying academic knowledge and skills.</li> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul> <p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>describe the need for data and obtain data to make decisions.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p>5R4</p> <p>5R7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 3</p> <p>NY-4.OA 5</p> <p>NY-4.NBT 5</p> <p>NY-5.NBT 5</p> <p>NY-5.NBT 7</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 4: Session 1: Business Costs</b> (Optional) Application 1: Business Budget</p> <p>Define budget categories and discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> <li>Describe costs associated with operating a business.</li> <li>Calculate business expenses.</li> </ul>	<p><b>FCSS Standard 3</b> <b>Resource Management</b></p> <ul style="list-style-type: none"> <li>understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Thinking Skills</b></p> <p>use ideas and information to make decisions and solve problems related to accomplishing a task.</p> <ul style="list-style-type: none"> <li>describe the need for data and obtain data to make decisions.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4 5R7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 3 NY-4.OA 5 NY-4.NBT 5</p> <p>NY-5.NBT 5 NY-5.NBT</p>
<p><b>Unit 4: Session 1: Business Costs</b> (Optional) Application 2: Quality Task Committee</p> <p>Brainstorm characteristics of quality businesses and establish criteria for ranking businesses.</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	<p>NA</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4 5R7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>
<p><b>Unit 4: Session 1: Business Costs</b> <b>(Optional) Extension 1: Personal Budget</b></p> <p>Discover why keeping track of spending is important for businesses and individuals.</p> <ul style="list-style-type: none"> <li>Describe the importance of keeping track of personal expenses.</li> </ul>	<p><b>FCSS Standard 3</b> <b>Resource Management</b></p> <ul style="list-style-type: none"> <li>understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 3 NY-4.OA 5 NY-4.NBT 5</p> <p>NY-5.NBT 5 NY-5.NBT</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 4: Session 1: Business Costs</b> <b>(Optional) Extension 2: BizBriefs</b></p> <p>Read a business summary and rank the business according to specific criteria.</p> <ul style="list-style-type: none"> <li>Use descriptive language to describe what makes a quality business.</li> </ul>	NA	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4 5R7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NA
<p><b>Unit 4. Session 2: Setting Prices</b></p> <p>This lesson enables students to take on the role of a business owner to discover that businesses must price their goods and services appropriately to achieve a balance between profit and revenue. Students work in their business teams to calculate prices.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>1. Explain how scarcity necessitates decision making; employ examples from the Western Hemisphere to illustrate the role of scarcity historically and in current events.</p>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>demonstrate the difference between the knowledge of a skill and the ability to use the skill.</li> <li>solve problems that call for applying academic knowledge and skills.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4 5R7</p> <p><b>Foundational Skills</b></p> <p>5RF3-5RF4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 3 NY-4.OA 5 NY-4.NBT 5</p> <p>NY-5.NBT 5 NY-5.NBT</p>
<p><b>Unit 4: Session 2: Setting Prices</b></p> <p><b>Activity: Price Setting – JA Lemonade Stand Level 2</b></p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p><b>5.E Economics</b></p> <p>2. Show examples of various types of resources (human capital, physical capital, and natural resources) required to provide goods and services.</p>	<p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>describe the need for data and obtain data to make decisions.</li> </ul> <p><b>Technology</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4 5R7</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NY-4.NBT 4

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 4: Session 2: Setting Prices</b> <b>(Optional) Application 1: The Right Price</b></p> <p>Work in business teams to determine the right price for a product and attempt to sell the product at that price. Business teams take turns buying and selling to try to turn a profit.</p> <ul style="list-style-type: none"> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>1. Explain how scarcity necessitates decision making; employ examples from the Western Hemisphere to illustrate the role of scarcity historically and in current events.</p>	<p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>describe the need for data and obtain data to make decisions.</li> </ul>	<p><b>Reading Standards</b> 5R1</p> <p><b>Foundational Skills</b> 5RF3-5RF4</p> <p><b>Speaking and Listening</b> 5SL1-5SL4</p> <p><b>Language</b> 5L3-5L6</p>	<p>NY-4.OA 3 NY-4.OA 5 NY-4.NBT 4</p> <p>NY-5.NBT 5</p>
<p><b>Unit 4: Session 2: Setting Prices</b> <b>(Optional) Application 2: Business Costs and Profit</b></p> <p>Brainstorm business operating costs and list resources business might need. Assign expenses, calculate business costs, and then calculate profit with a selected price, with a goal of making a profit.</p> <ul style="list-style-type: none"> <li>Define selling price, revenue, profit, and inventory.</li> <li>Describe factors that affect selling price.</li> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p><b>5.E Economics</b></p> <p>2. Show examples of various types of resources (human capital, physical capital, and natural resources) required to provide goods and services.</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b> 5R1</p> <p><b>Foundational Skills</b> 5RF3-5RF4</p> <p><b>Speaking and Listening</b> 5SL1-5SL4</p> <p><b>Language</b> 5L3-5L6</p>	<p>NY-4.OA 3 NY-4.OA 5 NY-4.NBT 4</p> <p>NY-5.NBT 5</p>
<p><b>Unit 4: Session 2: Setting Prices</b> <b>(Optional) Extension 1: History of Product Pricing</b></p> <p>Discover how need and desire affect the pricing of goods, and how that has had an effect on history.</p> <ul style="list-style-type: none"> <li>Explain the relationship between revenue, costs, and profit.</li> </ul>	<p><b>5.E Economic Systems</b></p> <p>1. Explain how scarcity necessitates decision making; employ examples from the Western Hemisphere to illustrate the role of scarcity historically and in current events.</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b> 5R1</p> <p><b>Foundational Skills</b> 5RF3-5RF4</p> <p><b>Writing</b> 5W2 5W5-5W7</p> <p><b>Speaking and Listening</b> 5SL1-5SL4</p> <p><b>Language</b> 5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 4: Session 2: Setting Prices</b>  <b>(Optional) Extension 2: Friendly Letter</b>            Write a friendly letter to another citizen of JA BizTown and address an envelope.</p> <ul style="list-style-type: none"> <li>• Create a friendly letter using a template.</li> </ul>	NA	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>• listen to and read the ideas of others and express themselves both orally and in writing;</li> </ul>	<p><b>Reading Standards</b> 5R1</p> <p><b>Foundational Skills</b> 5RF3-5RF4</p> <p><b>Writing</b> 5W2 5W5-5W7</p> <p><b>Speaking and Listening</b> 5SL1-5SL4</p> <p><b>Language</b> 5L3-5L6</p>	NA
<p><b>Unit 4: Session 3: Visit Preparation</b></p> <p>This lesson enables students to learn the importance of advertising to attract customers. Students create advertising for their JA BizTown businesses that will be used on simulation day. They also prepare their money trackers and first deposits in preparation for their visit to JA BizTown.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>• Describe characteristics of effective advertising.</li> <li>• Define advertising.</li> <li>• Describe characteristics of effective advertising.</li> <li>• Acknowledge how effective teamwork and cooperation enhance business.</li> <li>• Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	<p><b>FCS Standard 3-Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>• understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>• demonstrate the difference between the knowledge of a skill and the ability to use the skill.</li> <li>• solve problems that call for applying academic knowledge and skills.</li> </ul>	<p><b>Reading Standards</b> 5R1</p> <p><b>Foundational Skills</b> 5RF3-5RF4</p> <p><b>Writing</b> 5W2 5W5-5W7</p> <p><b>Speaking and Listening</b> 5SL1-5SL4</p> <p><b>Language</b> 5L3-5L6</p>	NA

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 4: Session 3: Visit Preparation</b> <b>(Optional) Application 1: Business Ethics</b></p> <p>Work in small groups to evaluate the ethics of advertising scenarios.</p> <ul style="list-style-type: none"> <li>Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow.</li> </ul>	<p><b>FCS Standard 3- Resource Management</b></p> <ul style="list-style-type: none"> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> <li>use the decision making process to make informed decisions related to their own resources of talent, time, energy, and money</li> </ul>	<p>NA</p>	<p><b>Reading Standards</b> 5R1</p> <p><b>Foundational Skills</b> 5RF3-5RF4</p> <p><b>Speaking and Listening</b> 5SL1-5SL4</p> <p><b>Language</b> 5L3-5L6</p>	
<p><b>Unit 4: Session 3: Visit Preparation</b> <b>(Optional) Application 2: Slogans, Logos, and Jingles</b></p> <p>Match businesses with their slogans and/or logos. Learn what a jingle is and work with their business teams to create one for their business</p> <ul style="list-style-type: none"> <li>Describe characteristics of effective advertising.</li> </ul>	<p><b>5.E Economics</b></p> <p>2. Show examples of various types of resources (human capital, physical capital, and natural resources) required to provide goods and services.</p>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>demonstrate the difference between the knowledge of a skill and the ability to use the skill.</li> <li>solve problems that call for applying academic knowledge and skills.</li> </ul>	<p><b>Reading Standards</b> 5R1</p> <p><b>Foundational Skills</b> 5RF3-5RF4</p> <p><b>Speaking and Listening</b> 5SL1-5SL4</p> <p><b>Language</b> 5L3-5L6</p>	<p>NA</p>
<p><b>Unit 4: Session 3: Visit Preparation</b> <b>(Optional) Extension 1: Identity Theft</b></p> <p>Learn the dangers of identity theft and Internet scams by participating in a role-play game.</p> <ul style="list-style-type: none"> <li>Identify the meaning of identity theft, and learn how to prevent it.</li> </ul>	<p><b>FCSS Standard 2- Health and Safety</b></p> <ul style="list-style-type: none"> <li>understand basic safety rules</li> <li>recognize potentially dangerous situations and know how to avoid or reduce their risk</li> <li>know some personal and social skills which contribute to individual safety</li> </ul>		<p><b>Reading Standards</b> 5R1-5R3 5R4</p> <p><b>Speaking and Listening</b> 5SL1-5SL4</p> <p><b>Language</b> 5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 4: Session 3: Visit Preparation</b> <b>(Optional) Extension 2: Letters to the Editor</b></p> <p>Write a letter to the editor to be published in the JA BizTown newspaper.</p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> </ul>	NA	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b> 5R1-5R3 5R4</p> <p><b>Writing</b> 5W2 5W5-5W7</p> <p><b>Speaking and Listening</b> 5SL1-5SL4</p> <p><b>Language</b> 5L3-5L6</p>	NA
<b>Unit 5: The Visit</b>				
<p><b>Unit 5: Visit and Debrief</b></p> <p><b>Activity: Schedule and Citizen Checklist</b></p> <ul style="list-style-type: none"> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> <li>Manage their personal finances and time.</li> </ul>		<p><b>Interpersonal Skills</b></p> <ul style="list-style-type: none"> <li>relate to people of different ages and from diverse backgrounds.</li> </ul>	<p><b>Reading Standards</b> 5R1-5R3 5R4</p> <p><b>Writing</b> 5W2 5W5-5W7</p> <p><b>Speaking and Listening</b> 5SL1-5SL4</p> <p><b>Language</b> 5L3-5L6</p>	5.NBT.B.5



# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 5: The Visit</b></p> <p>Students participate in the JA BizTown simulation and then return to class for a debriefing lesson. The debriefing lesson allows students to reflect on their JA BizTown experience and further identify the relevance of classroom learning to their future plans and goals.</p> <p>Students will:</p> <ul style="list-style-type: none"> <li>Function in their job capacity at JA BizTown.</li> <li>Appreciate how careful completion of details ensures a more successful JA BizTown visit.</li> <li>Manage their personal finances and time.</li> <li>Carry out responsibilities of citizenship, such as voting and job responsibilities.</li> </ul>	<p>4.4e Citizens of the State of New York have responsibilities that help their nation, their state, and their local communities function. Some responsibilities are stated in laws.</p> <p>☑ Students will learn their responsibilities as citizens, such as obeying rules and laws</p> <p><b>5.F Civic Participation</b></p> <p>2. Participate in activities that focus on a localized issue or problem in a country other than the United States in the Western Hemisphere.</p> <p><b>FCSS</b></p> <p><b>Standard 2- Health and Safety</b></p> <ul style="list-style-type: none"> <li>understand basic safety rules</li> <li>recognize potentially dangerous situations and know how to avoid or reduce their risk</li> <li>know some personal and social skills which contribute to individual safety</li> </ul> <p><b>Standard 3 Resource Management</b></p> <ul style="list-style-type: none"> <li>understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Career Development</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of their interests, aptitudes, and abilities</li> <li>know the value of work to the individual and society in general</li> <li>explore their preferences for working with people, information, and/or things</li> </ul> <p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>demonstrate the difference between the knowledge of a skill and the ability to use the skill.</li> <li>solve problems that call for applying academic knowledge and skills.</li> </ul> <p><b>Technology</b></p> <ul style="list-style-type: none"> <li>demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4</p> <p><b>Writing</b></p> <p>5W2 5W5-5W7</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 3 NY-4.OA 5 NY-4.NBT 5</p> <p>NY-5.NBT 5 NY-5.NBT</p>
<p><b>Unit 5: Debriefing</b></p> <p>Warm-Up: Reflect</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> </ul>	<p>NA</p>	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>demonstrate the difference between the knowledge of a skill and the ability to use the skill.</li> <li>solve problems that call for applying academic knowledge and skills.</li> </ul>	<p><b>Writing</b></p> <p>5W2 5W5-5W7</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 5: Instruction: Team Meeting</b></p> <p>Review what makes a quality business and reflect on the work of your team.</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	NA	<p><b>Thinking Skills</b></p> <ul style="list-style-type: none"> <li>use ideas and information to make decisions and solve problems related to accomplishing a task.</li> </ul> <p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>describe the need for data and obtain data to make decisions.</li> </ul>	<p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NA
<p><b>Unit 5: Activity: Bringing It Home</b></p> <p>Discuss how you might apply what you have learned to your future career plans.</p> <ul style="list-style-type: none"> <li>Explain circular flow.</li> <li>Describe how citizens use financial institutions.</li> </ul>	<p><b>FCSS Standard 3</b></p> <p><b>Resource Management</b></p> <ul style="list-style-type: none"> <li>understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NA
<p><b>Unit 5: (Optional) Application 1: Rank Your Business Performance</b></p> <p>Use a self-checklist to rank your business performance.</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	NA	<p><b>Integrated Learning</b></p> <ul style="list-style-type: none"> <li>demonstrate the difference between the knowledge of a skill and the ability to use the skill.</li> <li>solve problems that call for applying academic knowledge and skills.</li> </ul>	<p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NA
<p><b>Unit 5: (Optional) Application 2: BizQuiz</b></p> <p>Review economic facts and discover how much you remember about your JA BizTown experience.</p> <ul style="list-style-type: none"> <li>Explain circular flow.</li> <li>Describe how citizens use financial institutions.</li> <li>Describe how citizens work within a quality business.</li> </ul>	NA	<p><b>Systems</b></p> <ul style="list-style-type: none"> <li>demonstrate understanding of how a system operates and identify where to obtain information and resources within the system.</li> </ul>	<p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	NA

# JA BizTown

Unit Description and Learning Objectives	Social Studies Standards and Family and Consumer Sciences	Career Development and Occupational Studies	NY ELA	NY Math
<p><b>Unit 5: (Optional) Extension: Business Letter</b></p> <p>Write a business letter to a sponsor about the visit to JA BizTown.</p> <ul style="list-style-type: none"> <li>Evaluate team performance at JA BizTown.</li> <li>Describe how citizens work within a quality business.</li> </ul>	<p><b>5.F Civic Participation</b></p> <p>2. Participate in activities that focus on a localized issue or problem in a country other than the United States in the Western Hemisphere.</p>	<p><b>Basic Skills</b></p> <ul style="list-style-type: none"> <li>listen to and read the ideas of others and express themselves both orally and in writing; they use basic mathematical concepts and computations to solve problems.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4</p> <p><b>Writing</b></p> <p>5W2 5W5-5W7</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NA</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	New York ELA	New York Math
<p><b>Adventure One: CEO</b></p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company's mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Compare potential customers</li> <li>▪ Identify target market</li> <li>▪ Make a strategic decision</li> <li>▪ Identify points in a mission statement</li> <li>▪ Compare applicant resumes</li> <li>▪ Make a budget-based decision</li> <li>▪ Create a letter by making appropriate word choices</li> </ul>	<p><b>FCSS Standard 3</b></p> <p><b>Resource Management</b></p> <ul style="list-style-type: none"> <li>• know the different jobs in their communities and the contributions made by individuals performing those jobs.</li> </ul> <p><b>Grade 5: Social Studies Practices</b></p> <p><b>A. Gathering, Interpreting and Using Evidence</b></p> <p>2. Recognize and effectively select different forms of evidence used to make meaning in social studies (including primary and secondary sources such as art and photographs, artifacts, oral histories, maps, and graphs)</p>	<p><b>Technology</b></p> <ul style="list-style-type: none"> <li>• demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul> <p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>• describe the need for data and obtain data to make decisions.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>• demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p>5R4</p> <p><b>Writing</b></p> <p>5W2</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 1</p> <p>NY-4.NBT 4</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	New York ELA	New York Math
<p><b>Adventure Two CFO</b></p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies' services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company's mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Deduct taxes to calculate net pay</li> <li>▪ Determine price of items to make a profit using a formula</li> <li>▪ Compare costs to make budget decisions</li> <li>▪ Read terms and conditions to compare offers</li> <li>▪ Evaluate proposals as part of a decision-making process</li> </ul>	<p><b>FCSS Standard 3</b></p> <p><b>Resource Management</b></p> <ul style="list-style-type: none"> <li>• know the different jobs in their communities and the contributions made by individuals performing those jobs.</li> </ul> <p><b>Grade 5: Social Studies Practices</b></p> <p><b>B. Gathering, Interpreting and Using Evidence</b></p> <p>2. Recognize and effectively select different forms of evidence used to make meaning in social studies</p>	<p><b>Technology</b></p> <ul style="list-style-type: none"> <li>• demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul> <p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>• describe the need for data and obtain data to make decisions.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>• demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 1 NY-4.NBT 1 NY-4.NBT 4-6 NY-5.NBT 5 NY-5.NBT 7</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	New York ELA	New York Math
<p><b>Adventure Three: Marketing Director</b></p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Identify an idea for a new product or service</li> <li>▪ Attempt to resolve solutions to customer pain points</li> <li>▪ Identify characteristics of target markets</li> <li>▪ Explore advertising avenues and marketing tools</li> <li>▪ Plan a marketing campaign</li> <li>▪ Compare cost effectiveness of different advertisements</li> <li>▪ Examine fine print on contracts</li> </ul>	<p><b>FCSS Standard 3</b></p> <p><b>Resource Management</b></p> <ul style="list-style-type: none"> <li>• know the different jobs in their communities and the contributions made by individuals performing those jobs.</li> </ul>	<p><b>Technology</b></p> <ul style="list-style-type: none"> <li>• demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul> <p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>• describe the need for data and obtain data to make decisions.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>• demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p>5R4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 1</p> <p>NY-4.NBT 4</p> <p>NY-5.NBT 1-2</p>
<p><b>Adventure Four: Sales Manager</b></p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use knowledge of skills and interests to select a company</li> <li>▪ Explore traits that convey good work ethic</li> <li>▪ Compare resumes</li> <li>▪ Use a decision-making process to make hiring decisions</li> <li>▪ Use a problem-solving process to improve customer service</li> </ul>	<p><b>FCSS Standard 3</b></p> <p><b>Resource Management</b></p> <ul style="list-style-type: none"> <li>• know the different jobs in their communities and the contributions made by individuals performing those jobs.</li> </ul>	<p><b>Technology</b></p> <ul style="list-style-type: none"> <li>• demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul> <p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>• describe the need for data and obtain data to make decisions.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>• demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3</p> <p>5R4</p> <p><b>Writing</b></p> <p>5W2</p> <p>5W5-5W7</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 1</p> <p>NY-4.NBT 1-2</p> <p>NY-4.NBT 4-6</p> <p>NY-5.NBT 1-2</p> <p>NY-5.NBT 4-5</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	New York ELA	New York Math
<p><b>Adventure Five: Consumer</b></p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define gross pay and net pay and calculate net pay</li> <li>▪ Identify services offered by financial institutions.</li> <li>▪ Explore a bank account application</li> <li>▪ Identify parts of a transaction register</li> <li>▪ Explain the importance of a savings account</li> <li>▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments.</li> <li>▪ Explain how money changes hands when a debit card or electronic payment form is used.</li> <li>▪ Demonstrate use of a transaction register to record a debit purchase.</li> <li>▪ Distinguish between needs and wants</li> <li>▪ Create a budget based on monthly income</li> <li>▪ Use fixed costs and needs to make budget decisions</li> <li>▪ Make shopping decisions based on budget and opportunity cost</li> </ul>	<p><b>FCSS Standard 3</b></p> <p><b>Resource Management</b></p> <ul style="list-style-type: none"> <li>• understand the kinds of resources available in their community and make informed decisions related to their own use</li> <li>• understand how people acquire, use, and protect money and recognize some factors that influence spending</li> </ul>	<p><b>Technology</b></p> <ul style="list-style-type: none"> <li>• demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul> <p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>• describe the need for data and obtain data to make decisions.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>• demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 1 NY-4.NBT 1-2 NY-4.NBT .4 NY-5.NBT 1-2 NY-5.NBT 5</p>

# JA BizTown Adventures

Session Details	Social Studies Standards	School Counseling Standards	New York ELA	New York Math
<p><b>Improving the JA BizTown Community Scenario</b></p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Make decisions based on their understanding of personal freedoms</li> <li>▪ Determine appropriate allocation of tax funds</li> <li>▪ Create policy based on public safety</li> <li>▪ Base voting decisions on candidate policies and promises.</li> </ul>	<p><b>FCSS Standard 3</b></p> <p><b>Resource Management</b></p> <ul style="list-style-type: none"> <li>• know the different jobs in their communities and the contributions made by individuals performing those jobs.</li> </ul>	<p><b>Technology</b></p> <ul style="list-style-type: none"> <li>• demonstrate an awareness of the different types of technology available to them and of how technology affects society.</li> </ul> <p><b>Managing Information</b></p> <ul style="list-style-type: none"> <li>• describe the need for data and obtain data to make decisions.</li> </ul> <p><b>Personal Qualities</b></p> <ul style="list-style-type: none"> <li>• demonstrate the personal qualities that lead to responsible behavior.</li> </ul>	<p><b>Reading Standards</b></p> <p>5R1-5R3 5R4-5R5</p> <p><b>Speaking and Listening</b></p> <p>5SL1-5SL4</p> <p><b>Language</b></p> <p>5L3-5L6</p>	<p>NY-4.OA 1</p> <p>NY-4.NBT 1-2</p> <p>NY-4.NBT 4</p> <p>NY-5.NBT 1-2</p>



# JA Finance Park

Unit Description	Social Studies Standards	School Counseling Standards	New York ELA	New York Math
<p><b>Unit 1: Income</b></p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Rate their interests, abilities, and values.</li> <li>▪ Determine work preferences and match them to career choices</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Figure net monthly income</li> </ul>	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> <li>● Extract and paraphrase significant ideas and relevant information</li> <li>● Distinguish the difference between fact and opinion</li> <li>● Draw inferences and conclusions</li> </ul>	<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><b>Reading Standards</b></p> <p>8R1-8R3</p> <p>8R4</p> <p><b>Writing</b></p> <p>8W1</p> <p>8W5-8W7</p> <p><b>Speaking and Listening</b></p> <p>8SL1-8SL3</p> <p>8SL5</p> <p><b>Language</b></p> <p>8L3-8L4</p> <p>8L6</p>	<p>NY-6.RP 3b-c</p> <p>NY-6.NS 2</p> <p>NY-6.NS 3</p> <p>NY-7.RP 3</p> <p>NY-7.NS 1-2</p> <p>NY-7.NS 3</p>
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of various saving and investing options</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>SSP.01 Collect data and information from a variety of primary and secondary sources, including:</p> <ul style="list-style-type: none"> <li>● Printed materials (e.g., literary texts, newspapers, political cartoons, autobiographies, speeches, letters, personal journals)</li> <li>● Graphic representations</li> </ul> <p>SSP.0 4 Construct and communicate arguments citing supporting evidence to:</p> <ul style="list-style-type: none"> <li>● Demonstrate and defend an understanding of ideas</li> <li>● Compare and contrast viewpoints</li> </ul>	<p>CS4. Communicate effectively using oral, written, and listening communications skills</p> <p>CS5. Set clear, ambitious, and obtainable postsecondary goals</p>	<p><b>Reading Standards</b></p> <p>8R1-8R3</p> <p>8R4</p> <p><b>Writing</b></p> <p>8W2</p> <p>8W5-8W6</p> <p><b>Speaking and Listening</b></p> <p>8SL1-8SL3</p> <p>8SL5</p> <p><b>Language</b></p> <p>8L3-8L4</p> <p>8L6</p>	<p>6 NY-6.RP 3b-c</p> <p>Mathematical Practices</p> <p>1,2,4</p> <p>5,6</p>

# JA Finance Park

Unit Description	Social Studies Standards	School Counseling Standards	New York ELA	New York Math
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Define financial institutions and identify the services they provide</li> <li>▪ Examine debit and credit cards and their use</li> <li>▪ Explain the benefits and common pitfalls of credit cards</li> <li>▪ Explain the benefits of debit cards</li> <li>▪ Define credit score and describe how it influences the ability to get credit and borrow money</li> </ul>	<p>SSP.02 Critically examine a primary or secondary source in order to:</p> <ul style="list-style-type: none"> <li>● Extract and paraphrase significant ideas and relevant information</li> <li>● Distinguish the difference between fact and opinion</li> <li>● Draw inferences and conclusions</li> </ul> <p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> <li>● Recognize differences among multiple accounts</li> <li>● Establish validity by comparing and contrasting multiple sources</li> <li>● Frame appropriate questions for further investigation</li> </ul>	<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><b>Reading Standards</b></p> <p>8R1-8R3</p> <p>8R4</p> <p><b>Writing</b></p> <p>8W4</p> <p><b>Speaking and Listening</b></p> <p>8SL1-8SL3</p> <p>8SL5</p> <p><b>Language</b></p> <p>8L3-8L4</p> <p>8L6</p>	<p>6 NY-6.RP 3b-c</p> <p>Mathematical Practices</p> <p>1,2,4</p> <p>5,6</p>

# JA Finance Park

Unit Description	Social Studies Standards	School Counseling Standards	New York ELA	New York Math
<p><b>Unit 4: Budget+</b></p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Compare teen and adult spending patterns</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Relate the need to save money to meet goals</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> <li>● Recognize differences among multiple accounts</li> <li>● Establish validity by comparing and contrasting multiple sources</li> <li>● Frame appropriate questions for further investigation</li> </ul>	<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><b>Reading Standards</b></p> <p>8R1-8R3</p> <p>8R4</p> <p><b>Writing</b></p> <p>8W5</p> <p><b>Speaking and Listening</b></p> <p>8SL1-8SL3</p> <p>8SL5</p> <p><b>Language</b></p> <p>8L3-8L4</p> <p>8L6</p>	<p>6 NY-6.RP 3b-c</p> <p>Mathematical Practices</p> <p>1,2,4</p> <p>5,6</p>
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Reflect on their simulation experience</li> </ul>	<p>SSP.03 Synthesize data from multiple sources in order to:</p> <ul style="list-style-type: none"> <li>● Recognize differences among multiple accounts</li> <li>● Establish validity by comparing and contrasting multiple sources</li> <li>● Frame appropriate questions for further investigation</li> </ul>	<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><b>Reading Standards</b></p> <p>8R1-8R3</p> <p>8R4</p> <p><b>Writing</b></p> <p>8W2</p> <p>8W5</p> <p><b>Speaking and Listening</b></p> <p>8SL1-8SL3</p> <p>8SL5</p> <p><b>Language</b></p> <p>8L3-8L4</p> <p>8L6</p>	<p>6 NY-6.RP 3b-c</p> <p>Mathematical Practices</p> <p>1,2,4</p> <p>5,6</p>

# JA Finance Park PBL

Unit Description	Personal Finance Standards	School Counseling Standards	New York ELA
<p><b>Unit 1: Income</b></p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Tell the difference between abilities, interests, work preferences, and values</li> <li>▪ Identify career interests and goals as a way to earn future income</li> <li>▪ Define taxes and explain their purpose and impact on income</li> <li>▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.)</li> <li>▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare</li> </ul>	<p>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><b>Reading Standards</b></p> <p>11/12R1-11/12R3</p> <p><b>Writing</b></p> <p>11/12W3</p> <p>11/12 W6</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p>11/12SL4-SL5</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>

# JA Finance Park PBL

Unit Description	Personal Finance Standards	School Counseling Standards	New York ELA
<p><b>Unit 2: Saving, Investing and Risk Management</b></p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of saving a portion of income for future use</li> <li>▪ Explain short- and long-term saving options</li> <li>▪ Explain some of the advantages and disadvantages of savings options and investment vehicles</li> <li>▪ Assess personal risk and risk management</li> </ul>	<p>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><b>Reading Standards</b></p> <p>11/12R1-11/12R3</p> <p><b>Writing</b></p> <p>11/12W3-W4</p> <p>11/12 W6</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p>11/12SL4-SL5</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>

# JA Finance Park PBL

Unit Description	Personal Finance Standards	School Counseling Standards	New York ELA
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Describe the types of financial institutions and the services they provide</li> <li>▪ Explain debit and credit cards and their uses</li> <li>▪ Identify the advantages and disadvantages related to credit and debit cards</li> <li>▪ Give examples of the best ways to build credit</li> <li>▪ Demonstrate why credit scores are important</li> </ul>	<p>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><b>Reading Standards</b></p> <p>11/12R1-11/12R3</p> <p><b>Writing</b></p> <p>11/12W3-W4</p> <p>11/12 W6</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p>11/12SL4-SL5</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>
<p><b>Unit 4: Budget+</b></p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Categorize spending by needs and wants</li> <li>▪ Determine which categories belong in a budget</li> <li>▪ Distinguish between different kinds of budgets</li> <li>▪ Prepare a budget using goals and income</li> </ul>	<p>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><b>Reading Standards</b></p> <p>11/12R1-11/12R3</p> <p><b>Writing</b></p> <p>11/12W3-W4</p> <p>11/12 W6</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p>11/12SL4-SL5</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>

# JA Finance Park PBL

Unit Description	Personal Finance Standards	School Counseling Standards	New York ELA
<p><b>Unit 5: Simulation and Debriefing</b></p> <p>Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Create a family budget using hypothetical life situations</li> <li>▪ Make saving and investment decisions</li> <li>▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes</li> <li>▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts</li> <li>▪ Demonstrate originality and creativity</li> <li>▪ Build confidence, self-esteem, and teamwork skills</li> </ul>	<p>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><b>Reading Standards</b></p> <p>11/12R1-11/12R3</p> <p><b>Writing</b></p> <p>11/12W3</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p>11/12SL4-SL6</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Economics and Personal Finance Standards	School Counselling Standards	New York ELA
<p><b>Theme 1: Employment and Income</b></p> <p><b>Foundation 1 Career Cluster</b></p> <p>Students learn about the 16 career clusters and how their own interests and skills can help them determine a career pathway</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Examine careers and corresponding career clusters.</li> <li>Apply interests and skills to specific career clusters.</li> <li>Research possible careers within a chosen career cluster.</li> <li>Analyze how interests and skills may relate to a specific career cluster.</li> </ul>	<p><b>Personal Finance Standards</b></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><b>Reading Standards</b></p> <p>11/12R1-11/12R3</p> <p><b>Writing</b></p> <p>11/12W2</p> <p>11/12 W6</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p>11/12SL4</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>
<p><b>Theme 1 Foundation 2 Net Income</b></p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Objectives:</p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the difference between gross pay and net pay.</li> <li>Identify the components on an earnings statement (pay stub) that affect net income.</li> <li>Calculate net monthly income after removing taxes, benefits, and other deductions.</li> </ul>	<p><b>Personal Finance Standards</b></p> <p>7) Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deductions.</p>	<p><b>Counseling Standards</b></p> <p>AA2. Display positive attitude toward work and learning</p> <p>AA3. Develop high expectations for achievement</p>	<p><b>Reading Standards</b></p> <p>11/12R1</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>



# JA Finance Park Advanced

Unit Description and Objectives	Economics and Personal Finance Standards	School Counselling Standards	New York ELA
<p><b>Theme 2: Employment and Education</b></p> <p><b>The Value of Education</b></p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify the benefits of postsecondary education, including trade schools and military service.</li> <li>▪ Identify the income projection for a variety of careers.</li> <li>▪ Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics.</li> </ul>	<p>Economics</p> <p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs. <b>Personal Finance Standards</b></p> <p>4. ...create an annotated chart, table, or graphic to evaluate:</p> <ol style="list-style-type: none"> <li>a. Education and training including admission requirements and tuition requirements</li> <li>b. Available positions</li> <li>c. Salaries</li> <li>d. Cost vs. benefits of educational/training</li> <li>e. Potential lifetime earning</li> <li>f. Employer benefits</li> <li>g. Possible need for relocation to advance</li> </ol>	<p><b>Counseling Standards</b></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><b>Reading Standards</b></p> <p>11/12R1-11/12R3</p> <p><b>Writing</b></p> <p>11/12W2</p> <p>11/12 W6</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p>11/12SL4</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>
<p><b>Theme 3: Financial Responsibility and Decision Making</b></p> <p><b>Financial Decision Making</b></p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Use rational and considered decision-making steps to select financial goals and priorities.</li> <li>▪ Explain how decisions made today can impact the future</li> </ul>	<p>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><b>Personal Finance Standards</b></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><b>Counseling Standards</b></p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p><b>Reading Standards</b></p> <p>11/12R1</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Economics and Personal Finance Standards	School Counselling Standards	New York ELA
<p><b>Theme 4: Planning and Money Management</b></p> <p><b>Next-Level Budgeting</b></p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize some of the reasons why people might spend more than they earn.</li> <li>Identify and use parts of a budget.</li> <li>List the long-term effects of overspending.</li> </ul>	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p><b>Personal Finance Standards</b></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><b>Counseling Standards</b></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><b>Reading Standards</b></p> <p>11/12R1</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>
<p><b>Theme 5: Risk Management and Insurance</b></p> <p><b>Insurance</b></p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize strategies for managing risk.</li> <li>List the benefits of having insurance for risk management.</li> <li>Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance.</li> <li>Compare insurance policies.</li> </ul>	<p><b>Personal Finance Standards</b></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><b>Counseling Standards</b></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><b>Reading Standards</b></p> <p>11/12R1-11/12R3</p> <p><b>Writing</b></p> <p>11/12W2</p> <p>11/12 W6</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3</p> <p>11/12SL4</p> <p><b>Language</b></p> <p>11/12 SL3-SL4</p> <p>11/12SL6</p>

# JA Finance Park Advanced

Unit Description and Objectives	Economics and Personal Finance Standards	School Counselling Standards	New York ELA
<p><b>Theme 6: Investing</b></p> <p><b>Investing for the Future</b></p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize different investment options.</li> <li>Compare the benefits and risks of various investment options.</li> <li>Create a diversified investment portfolio that maximizes profit</li> </ul>	<p><b>Personal Finance Standards</b></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><b>Counseling Standards</b></p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>	<p><b>Reading Standards</b></p> <p>11/12R1-11/12R3</p> <p><b>Writing</b></p> <p>11/12W2 11/12 W6</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3 11/12SL4</p> <p><b>Language</b></p> <p>11/12 SL3-SL4 11/12SL6</p>
<p><b>Theme 7: Simulation and Debrief</b></p> <p>Students participate in the JA Finance Park simulation then reflect on the activities they participated in during the simulation and engage in an activity to connect their learnings and takeaways from the JA Finance Park simulation to their future career and money management goals.</p> <p><b>Objectives:</b></p> <p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify key learnings from the JA Finance Park simulation.</li> <li>Analyze and apply lessons learned to future career and money management goals.</li> </ul>	<p><b>Personal Finance Standards</b></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><b>Counseling Standards</b></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><b>Reading Standards</b></p> <p>11/12R1-11/12R3</p> <p><b>Writing</b></p> <p>11/12W2 11/12 W6</p> <p><b>Speaking and Listening</b></p> <p>11/12SL1-SL3 11/12SL4</p> <p><b>Language</b></p> <p>11/12 SL3-SL4 11/12SL6</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
<b>Theme One: Employment and Income</b>			
<p><b>Entrepreneurial Strengths and Talents</b></p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Identify the characteristics of a successful entrepreneur.</li> <li>Examine personal entrepreneurial qualifications and characteristics.</li> <li>Develop a plan for building entrepreneurial skills.</li> </ul>	<p>E.02 Define land, labor, capital, and entrepreneurship, and explain why they are necessary for the production of goods and services.</p>	<p><b>Counseling Standards</b></p> <p>CE3. Pursue and develop competency in areas of career interest</p>
<p><b>Job Loss</b></p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation.</li> <li>Develop a plan for preparing for job loss.</li> <li>Identify professional development and job retraining opportunities to help when job loss happens.</li> </ul>	<p>N/A</p>	<p><b>Counseling Standards</b></p> <p>AK3. Articulate belief that postsecondary education and life-long learning are necessary for long-term career success</p>
<p><b>My Work Values and Responsibilities</b></p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize the importance of having a good work ethic and making good choices, including ethical decisions, in the workplace.</li> <li>Explain why certain decisions made at work, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences.</li> </ul>	<p>N/A</p>	<p><b>Counseling Standards</b></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><b>The IRS W-4 Form</b></p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the purpose of the W-4 form.</li> <li>Examine the employee sections of the W-4 form</li> </ul>	<p><b>Personal Finance Standards</b></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>NA</p>
<p><b>Theme Two: Employment and Education</b></p>			
<p><b>Applying for Financial Aid with FAFSA</b></p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the rationale for completing the FAFSA form.</li> <li>Identify the resources and information required for the FAFSA form.</li> <li>Develop an action plan for completing the FAFSA form.</li> </ul>	<p><b>Personal Finance Standards</b></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>NA</p>
<p><b>Career Decisions</b></p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Use a process to develop a career plan.</li> <li>Identify career choices that match interests and abilities</li> <li>Develop a SMART goal to help achieve a chosen career.</li> </ul>	<p><b>Personal Finance Standards</b></p> <p>7) Evaluate education and training path options to prepare for identified jobs or careers of interest.</p>	<p><b>Counseling Standards</b></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><b>Grades Count!</b></p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Reflect on their current GPA and course selections in light of key factors that influence college admissions.</li> <li>▪ Calculate a possible GPA based on potential new courses.</li> <li>▪ List the positive steps they can take to be successful with potential new courses</li> </ul>	<p>NA</p>	<p><b>Counseling Standards</b></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><b>Interpreting a Financial Aid Award Letter</b></p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the options available upon receiving a financial aid award letter.</li> <li>▪ Analyze the parts of a financial aid award letter.</li> <li>▪ Identify effective strategies for negotiating additional financial aid.</li> </ul>	<p><b>Personal Finance Standards</b></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><b>Counseling Standards</b></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><b>Paying for Postsecondary Education</b></p> <p>Students explore how to pay for postsecondary education, a major financial decision that will impact their finances for years to come.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Identify a savings goal and plan.</li> <li>▪ Contrast grants and scholarships with student loans.</li> <li>▪ Explain the responsibilities associated with student loan debt.</li> </ul>	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p><b>Personal Finance Standards</b></p> <p>5) Explore and evaluate options for financing postsecondary education</p>	<p><b>Counseling Standards</b></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
<b>Theme Three: Financial Responsibility and Decision Making</b>			
<p><b>Buying Your First Car</b></p> <p>Students learn to be smart consumers when purchasing a new or used car</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare benefits of buying and leasing a car.</li> <li>▪ Identify costs associated with buying and owning a car.</li> <li>▪ Explain benefits of buying new and used cars.</li> <li>▪ Analyze costs and features of several vehicles to identify the best car for one’s needs.</li> </ul>	<p><b>Personal Finance Standards</b></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>NA</p>
<p><b>Cost of Living</b></p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Compare cost of living in different states.</li> <li>▪ Discover the different median wage for different states and occupations.</li> <li>▪ Make a four-step plan for the future.</li> </ul>	<p><b>Personal Finance Standards</b></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><b>Counseling Standards</b></p> <p>AE3. Create a secondary educational plan that includes transition to postsecondary education and the workforce</p>
<p><b>My Financial Future and Debt</b></p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the effects of late or missed payments.</li> <li>▪ Explain the effect of debts on a person’s net worth.</li> <li>▪ Distinguish between good use and misuse of credit cards.</li> </ul>	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>	<p>NA</p>

# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
<p><b>Philanthropy</b></p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the difference between philanthropy and charity.</li> <li>▪ Express how society benefits when others donate money for worthy causes.</li> <li>▪ Evaluate how philanthropy fits within a personal financial plan.</li> <li>▪ Clarify how charitable giving may have tax benefits.</li> </ul>	<p>NA</p>	<p>NA</p>
<p><b>Planning for Financial Success</b></p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Recognize the steps for financial goal planning.</li> <li>▪ Identify a financial goal and develop a plan to reach it.</li> </ul>	<p><b>Personal Finance Standards</b></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><b>Counseling Standards</b></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><b>Sales and Property Taxes</b></p> <p>Students determine the impact taxes have on financial decision making.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain what taxes are used for.</li> <li>▪ Recognize different types of taxes.</li> <li>▪ Analyze the impact of taxes on financial decisions, such as buying a car or a home.</li> </ul>	<p>NA</p>	<p>NA</p>



# JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Economics and Personal Finance Standards	School Counseling Standards
<b>Theme Four: Planning and Money Management</b>			
<p><b>A World Without Cash</b></p> <p>Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/debit cards can have on spending and security, and research a payment app.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explore different payment types, and classify the pros and cons of using payment apps.</li> <li>Identify potential security issues with using payment apps.</li> <li>Analyze how to use a payment app to manage spending.</li> </ul>	<p><b>Personal Finance Standards</b></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><b>Counseling Standards</b></p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>
<p><b>Extracurricular Expenses</b></p> <p>Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students' high school experiences.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Outline a short-term financial goal for how to save for extracurricular expenses.</li> <li>Generate a personal budget to achieve the goal</li> </ul>	<p><b>Personal Finance Standards</b></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>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><b>Counseling Standards</b></p> <p>AS7. Demonstrate critical thinking and decision making skills to make informed decisions</p>
<p><b>Unexpected Expenses</b></p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Evaluate if an emergency fund should be used for different emergency scenarios.</li> <li>Create an emergency fund savings plan for an emergency.</li> <li>Analyze how saving for an emergency fund can impact a monthly budget.</li> </ul>	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p>	<p><b>Personal Finance Standards</b></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
<b>Theme Five: Risk Management and Insurance</b>			
<p><b>Auto Insurance</b></p> <p>Students learn about different types of auto insurance policies and what each cover. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Differentiate among the main types of auto insurance coverage.</li> <li>Identify ways to mitigate risk to help keep auto insurance costs down.</li> </ul>	<p><b>Personal Finance Standards</b></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><b>Mortgages</b></p> <p>Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Explain the expenses associated with taking out a mortgage.</li> <li>Differentiate among different types of mortgages.</li> </ul>	<p>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>
<b>Theme 6: Investing</b>			
<p><b>Purchasing Stocks</b></p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p>	<p><b>Students will:</b></p> <ul style="list-style-type: none"> <li>Recognize basic principles of investing in stocks.</li> <li>Identify factors that affect stocks and the stock market.</li> <li>List strategies for smart investing.</li> </ul>	<p>E.01 Explain how consumers and producers confront the condition of scarcity by making choices that involve opportunity costs and tradeoffs.</p> <p><b>Personal Finance Standards</b></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><b>Investing for Retirement</b></p> <p>Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, 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><b>Students will:</b></p> <ul style="list-style-type: none"> <li>▪ Explain the benefits of funding retirement early.</li> <li>▪ Compare features and benefits of retirement plans, including 401(k)s and IRAs.</li> </ul>	<p>E.18 Define stock, and describe the connections between capital, stock markets, banks, and the economy</p> <p><b>Personal Finance Standards</b></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>