

# JA Personal Finance – Blended

Session Details	MT Academic Standards	Common Core ELA	Literacy in History Social Studies
<p><b>Session One: Money for the Long Run</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define personal finance and why it matters.</li> <li>▪ Contrast being rich with using financial planning to be financially secure.</li> <li>▪ Express the relationship between career, education choices, and lifetime earnings.</li> </ul> <p><b>Concepts:</b> Earnings, Education, Lifetime earnings, Personal finances</p> <p><b>Skills:</b> Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p><b>Career and Vocational/Technical Education</b></p> <p>1.3 Evaluate career choices and the effect of family and lifestyle.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b></p> <p>RH.3 RH.4</p>
<p><b>Session Two: Why Budget?</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Plan, prioritize, and adjust expenses to meet a scenario-based budget.</li> <li>▪ Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.</li> </ul> <p><b>Concepts:</b> Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p><b>Social Studies</b></p> <p>1.1 Analyze and adapt an inquiry process (i.e., identify question or problem, locate and evaluate potential resources, gather and synthesize information, create a new product, and evaluate product and process).</p> <p><b>Workplace Competencies</b></p> <p>1.2 Use or prepare budgets, make forecasts, keep records, make adjustments to meet objectives, and evaluate financial records.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 W.1112.4 W.1112.6 SL.1112.1 L.1112.1 L.1112.4</p>	<p>NA</p>

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<p><b>Session Three: Anatomy of a Budget</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.</li> <li>▪ Demonstrate basic budget</li> <li>▪ competencies</li> </ul> <p><b>Concepts:</b> Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost , Variable Expenses</p> <p><b>Skills:</b> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p><b>Career and Vocational/Technical Education</b></p> <p>2.1 Prepare and analyze financial plans, make forecasts, make adjustments to meet objectives, and evaluate financial records.</p> <p><b>Workplace Competencies</b></p> <p>1.3 Allocate and evaluate time, materials, facilities and resources to set and achieve goals.</p> <p>3.2 Organize, process, analyze, and maintain written and computerized records and other forms of information using systematic methods.</p>	<p><b>Grades 9-10</b></p> <p>SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	NA
<p><b>Session Four: Breaking Even Isn't Enough</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the key reasons for saving.</li> <li>▪ Apply the steps in developing a savings plan, including the concept of paying yourself first.</li> </ul> <p><b>Concepts:</b> Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p><b>Skills:</b> Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>		<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>

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Session Details	MT Academic Standards	Common Core ELA	Literacy in History Social Studies
<p><b>Session Five: The Benefits and Costs of Credit</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Recognize and prevent negative effects of a poor credit score and credit history.</li> <li>Analyze the costs and benefits of various forms of credit.</li> </ul> <p><b>Concepts:</b> Credit, Credit cards, credit reports and scores, Risk</p> <p><b>Skills:</b> Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Social Studies</b></p> <p>5.4 Compare and contrast how values and beliefs influence economic decisions in different economic systems.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 W.910.4 W.910.6 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 W.1112.4 W.1112.6 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>
<p><b>Session Six: Maximize your Money</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Recognize and apply various techniques to maximize buying power.</li> <li>Evaluate various selling techniques and situations to determine the best values.</li> </ul> <p><b>Concepts:</b> Expense, Opportunity cost, Savvy shopping, Value</p> <p><b>Skills:</b> Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Workplace Competencies</b></p> <p>1.1 Gather, compile and analyze data from a variety of sources, and evaluate relevance and accuracy in making informed decisions in the workplace.</p> <p>3.3 Select, analyze, and present information using a variety of methods (e.g., oral, written, graphic, pictorial, multimedia)</p> <p>3.4 Acquire, organize, communicate, process, analyze and evaluate information from print and electronic sources.</p>	<p><b>Grades 9-10</b></p> <p>RI.910.2 RI.910.4 RI.910.8 SL.910.1 L.910.1 L.910.4</p> <p><b>Grades 11-12</b></p> <p>RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 L.1112.1 L.1112.4</p>	<p><b>Grades 9-10</b></p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p><b>Grades 11-12</b></p> <p>RH.1 RH.2 RH.3 RH.4</p>

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<p><b>Session Seven: On Guard</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Assess and prepare for diverse threats to personal information and finances online and offline.</li> <li>▪ Identify the signs of identity theft and how to take action against fraud by using a credit report.</li> </ul> <p><b>Concepts:</b> Credit report, Consumer protection, Fraud, Identity theft</p> <p><b>Skills:</b> Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>		<p><b>Grades 9-10</b>            RI.910.2            RI.910.4            RI.910.8            W.910.4            W.910.6            SL.910.1            SL.910.4            L.910.1            L.910.3            L.910.4</p> <p><b>Grades 11-12</b>            RI.1112.2            RI.1112.4            RI.1112.8            W.1112.4            W.1112.6            SL.1112.1            SL.1112.4            L.1112.1            L.1112.3            L.1112.4</p>	<p><b>Grades 9-10</b>            RH.1            RH.2            RH.3            RH.4</p> <p><b>Grades 11-12</b>            RH.1            RH.2            RH.3            RH.4</p>
<p><b>Session Eight: Growing Money</b></p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the many options for growing money through investing— each with different terms, risks, and rewards.</li> <li>▪ Express the correlation between risk and reward when investing.</li> </ul> <p><b>Concepts:</b> Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p><b>Skills:</b> Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p><b>Social Studies</b></p> <p>1.5 Explain the operations, rules, and procedures of common financial instruments (e.g., stocks and bonds, retirement funds, IRAs) and financial institutions (credit companies, banks, insurance companies).</p> <p><b>Workplace Competencies</b></p> <p>4.1 Evaluate quality and performance of a variety of systems (e.g., impact of technology on production).</p>	<p><b>Grades 9-10</b>            RI.910.2            RI.910.4            RI.910.8            SL.910.1            SL.910.4            L.910.1            L.910.3            L.910.4</p> <p><b>Grades 11-12</b>            RI.1112.2            RI.1112.4            RI.1112.8            SL.1112.1            SL.1112.4            L.1112.1            L.1112.3            L.1112.4</p>	<p><b>Grades 9-10</b>            RH.1            RH.2            RH.3            RH.4            RH.5</p> <p><b>Grades 11-12</b>            RH.1            RH.2            RH.3            RH.4</p>