

JA Personal Finance – Blended

Session Details	MS Learning Standards	Common Core ELA	Reading Standards for Literacy in History Social Studies
<p>Session One: Money for the Long Run</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Define personal finance and why it matters. Contrast being rich with using financial planning to be financially secure. Express the relationship between career, education choices, and lifetime earnings. <p>Concepts: Earnings, Education, Lifetime earnings, Personal finances</p> <p>Skills: Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</p>	<p>Economics S.1.a Analyze the causes and effects of choices made by various sectors in the economy (e.g., households, businesses, and governments, etc.) in the production and distribution of resources.</p> <p>Personal Finance 1.1.a Explain forms of financial exchange. 1.1.d Describe sources of income.</p>	<p>Grades 9-10 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>Grades 11-12 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>Grades 9-10 RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12 RH.3 RH.4</p>
<p>Session Two: Why Budget?</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Plan, prioritize, and adjust expenses to meet a scenario-based budget. Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step. <p>Concepts: Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</p>	<p>Economics SS.4.a Explain why individuals and societies cannot have all the goods and services that they want and as a result, they make choices that involve costs and benefits.</p> <p>Personal Finance 2.1.c Develop personal budgets.</p>	<p>Grades 9-10 RI.910.2 RI.910.4 W.910.4 W.910.6 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12 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>
<p>Session Three: Anatomy of a Budget</p> <p>Objectives:</p> <p>The students will be able to:</p> <ul style="list-style-type: none"> Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget. Demonstrate basic budget competencies <p>Concepts: Budget, Budgeting, Expense, Fixed Expenses, Income, Opportunity cost, Variable Expenses</p> <p>Skills: Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing, Working in teams</p>	<p>Economics SS.4.b Describe how effective decision-making requires comparing the additional costs of alternatives with the additional benefits of alternatives.</p> <p>Personal Finance 2.1.f Read and reconcile bank statements.</p>	<p>Grades 9-10 SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</p> <p>Grades 11-12 SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</p>	<p>NA</p>

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<p>Session Four: Breaking Even Isn't Enough</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the key reasons for saving. ▪ Apply the steps in developing a savings plan, including the concept of paying yourself first. <p>Concepts: Debt, Credit, Credit cards, Credit reports and scores, Interest</p> <p>Skills: Analyzing information, Creativity, Evaluating alternative, Graphic presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Economics SS.1.c Demonstrate how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services.</p> <p>Personal Finance 2.1. a. Discuss financial needs. 2.1. b. Set financial goals.</p>	<p>Grades 9-10 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>Grades 11-12 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>Grades 9-10 RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>
<p>Session Five: The Benefits and Costs of Credit</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize and prevent negative effects of a poor credit score and credit history. ▪ Analyze the costs and benefits of various forms of credit. <p>Concepts: Credit, Credit cards, credit reports and scores, Risk</p> <p>Skills: Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Economics SS.4.c Describe how people respond to positive and negative incentives in predictable ways. SS.6.b Demonstrate why it is important to take responsibility for personal financial decisions.</p> <p>Personal Finance 2.1.f Explain the purposes and importance of credit. 2.1.h Discuss strategies for the wise use of credit. 2.1.i Explain the importance of maintaining a positive credit history.</p>	<p>Grades 9-10 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>Grades 11-12 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>Grades 9-10 RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12 RH.1 RH.2 RH.3 RH.4</p>

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<p>Session Six: Maximize your Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize and apply various techniques to maximize buying power. ▪ Evaluate various selling techniques and situations to determine the best values. <p>Concepts: Expense, Opportunity cost, Savvy shopping, Value</p> <p>Skills: Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Economics</p> <p>SS.5.b Investigate and explain how markets determine prices and thereby allocate goods and services and describe how market prices send signals and provide incentives to buyers and sellers.</p> <p>SS.6.c Analyze the effects of advertising, marketing, and American popular culture on people’s economic choices (consumerism, charitable giving, entertainment spending, etc.).</p>	<p>Grades 9-10</p> <p>RI.910.2 RI.910.4 RI.910.8 SL.910.1 L.910.1 L.910.4</p> <p>Grades 11-12</p> <p>RI.1112.2 RI.1112.4 RI.1112.8 SL.1112.1 L.1112.1 L.1112.4</p>	<p>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.3 RH.4</p>
<p>Session Seven: On Guard</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Assess and prepare for diverse threats to personal information and finances online and offline. ▪ Identify the signs of identity theft and how to take action against fraud by using a credit report. <p>Concepts: Credit report, Consumer protection, Fraud, Identity theft</p> <p>Skills: Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Personal Finance</p> <p>2.1.j Protect against identity theft.</p>	<p>Grades 9-10</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>Grades 11-12</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>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.3 RH.4</p>

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<p>Session Eight: Growing Money</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the many options for growing money through investing— each with different terms, risks, and rewards. ▪ Express the correlation between risk and reward when investing. <p>Concepts: Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading</p> <p>Skills: Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups</p>	<p>Personal Finance</p> <p>4.1 Many types of financial service providers exist for our use.</p> <p>4.1.a Explain types of investments.</p> <p>4.1.c Establish investment goals and objectives.</p>	<p>Grades 9-10</p> <p>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>Grades 11-12</p> <p>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>Grades 9-10</p> <p>RH.1 RH.2 RH.3 RH.4 RH.5</p> <p>Grades 11-12</p> <p>RH.1 RH.2 RH.3 RH.4</p>

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