



A Correlation: JA Finance Park Advanced® and North Dakota Financial Literacy Content Standards

3.3.2026

Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
Theme 1: Employment and Income			
<p>1.1 Foundation: Career Clusters</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>Students will:</p> <ul style="list-style-type: none"> ● Examine career fields and corresponding career clusters. ● Apply interests and skills to specific career clusters. ● Research possible careers within a chosen career cluster. ● Analyze how interests and skills may relate to a specific career cluster. 	<p>Social Studies: Economics</p> <p>E.6_12.7 Evaluate the elements of responsible personal finance.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p>	<p>Career Development</p> <p><u>Standard 2: Career Development</u></p> <p>2.1.1 Develop skills to locate, evaluate and interpret career information</p> <p>2.1.2 Learn about the variety of traditional and nontraditional occupations</p> <p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.2.2 Identify personal skills, interests and abilities and relate them to current career choice</p> <p>2.2.3 Demonstrate knowledge of the career-planning process</p> <p>2.2.4 Know the various ways in which occupations can be classified</p> <p>2.2.5 Use research and information resources to obtain career information</p> <p>2.2.6 Learn to use the Internet to access career-planning information</p> <p>2.3.3 Identify personal preferences and interests influencing career choice and success</p> <p>Family and Consumer Sciences</p> <p><u>Standard 1: Career, Community, and Family Connections</u></p> <p>1.2.1 Analyze potential career choices to determine the knowledge, skills, attitudes, and opportunities associated with each career.</p>	<p>Communication</p> <p>9-10.C.5</p> <p>9-10.C.6</p> <p>9-10.C.7</p> <p>11-12.C.5</p> <p>11-12.C.6</p> <p>11-12.C.7</p> <p>Reading</p> <p>9-10.R.3a</p> <p>9-10.R.5</p> <p>11-12.R.3a</p> <p>11-12.R.5</p> <p>Inquiry and Research</p> <p>9-10.IR.1</p> <p>9-10.IR.2</p> <p>9-10.IR.3</p> <p>11-12.IR.1</p> <p>11-12.IR.2</p> <p>11-12.IR.3</p>
<p>1.2 Foundation: Net Income</p> <p>Students learn the difference between gross pay and net pay and understand the various taxes and other deductions withheld from a paycheck.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify the difference between gross pay and net pay. ● Identify the components on an earnings statement that affect net income. ● Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Taxes</u></p> <p>11-12.FA.T.1a Calculate payroll withholding taxes.</p> <p>11-12.FA.T.2 Evaluate the effect of taxes on personal finances.</p> <p>Social Studies: Economics</p> <p>E.6_12.7 Evaluate the elements of responsible personal finance.</p> <p>E.6_12.7.2 Evaluate the effect of taxes and other factors on income.</p>	<p>N/A</p>	<p>Communication</p> <p>9-10.C.5</p> <p>9-10.C.6</p> <p>9-10.C.7</p> <p>11-12.C.5</p> <p>11-12.C.6</p> <p>11-12.C.7</p> <p>Reading</p> <p>9-10.R.3a</p> <p>9-10.R.5</p> <p>11-12.R.3a</p> <p>11-12.R.5</p>

¹ [North Dakota Financial Literacy Content Standards](#), July 2025

² [North Dakota Social Studies Content Standards](#), August 2019

³ [North Dakota Career Development Content Standards](#), September 2023

⁴ [North Dakota Family and Consumer Science Content Standards](#), January 2018

⁵ [North Dakota English Language Arts Content Standards](#), June 2023

JA Finance Park Advanced

Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
<p>1.3 Extension: Entrepreneurial Strengths and Talents</p> <p>Students explore entrepreneurial strengths and talents and how they can be practiced and improved.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the characteristics of a successful entrepreneur. Examine personal entrepreneurial qualifications and characteristics. Develop a plan for building entrepreneurial skills. 	N/A	<p>Career Development</p> <p><u>Standard 2: Career Development</u></p> <p>2.1.3 Develop an awareness of personal abilities, skills, interests and motivations</p> <p>2.2.2 Identify personal skills, interests and abilities and relate them to current career choice</p> <p>2.3.3 Identify personal preferences and interests influencing career choice and success</p> <p>Family and Consumer Sciences</p> <p><u>Standard 1: Career, Community, and Family Connections</u></p> <p>1.2.1 Analyze potential career choices to determine the knowledge, skills, attitudes, and opportunities associated with each career.</p>	<p>Communication</p> <p>9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading</p> <p>9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
<p>1.4 Extension: Job Loss</p> <p>Students learn their risk tolerances and capacities to help prepare them for the impact of economic shocks to their career path.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize factors that can lead to job loss, including economic downturns (layoffs, natural disasters, foreclosure), globalization, and automation. Develop a plan for preparing for job loss. Identify professional development and job retraining opportunities to help when job loss happens. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u></p> <p>11-12.FA.FD.1 Analyze emotional and behavioral aspects of financial decisions.</p> <p><u>Education and Employment</u></p> <p>9-10.FA.EE.1a Investigate the impacts of career choices and training costs on one's financial opportunities.</p> <p>9-10.FA.EE.1b Identify post-secondary education and training opportunities.</p> <p>11-12.FA.EE.1a Assess career choices and the impact on financial opportunities.</p> <p>11-12.FA.EE.1b Identify post-secondary education and training opportunities.</p> <p>Social Studies: Economics</p> <p>E.6_12.7 Evaluate the elements of responsible personal finance.</p> <p>E.6_12.7.1 Evaluate career choices and the effect on the standard of living.</p> <p>E.6_12.6 Analyze how globalization has impacted various aspects of economies around the world.</p> <p>E.6_12.6.2 Analyze the benefits and costs for individuals, producers, and governments in international trade.</p>	<p>Career Development</p> <p><u>Standard 2: Career Development</u></p> <p>2.1.1 Develop skills to locate, evaluate and interpret career information</p> <p>2.2.1 Apply decision-making skills to career planning, course selection and career transition</p> <p>2.2.3 Demonstrate knowledge of the career-planning process</p> <p>2.2.5 Use research and information resources to obtain career information</p> <p>2.2.6 Learn to use the Internet to access career-planning information</p> <p>2.2.8 Understand how changing economic and societal needs influence employment trends and future training</p> <p>2.2.10 Assess and modify their educational plan to support career</p> <p>Family and Consumer Sciences</p> <p><u>Standard 1: Career, Community, and Family Connections</u></p> <p>1.2.5 Analyze future-ready strategies to shape, manage, and utilize change, including changing technologies, in workplace settings.</p>	<p>Communication</p> <p>9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading</p> <p>9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>

JA Finance Park Advanced

Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
<p>1.5 Extension: My Work Values and Responsibilities</p> <p>Students evaluate the effects of personal behavior on job performance.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the importance of having a good work ethic and making good choices (including ethical decisions) in the workplace. Explain why certain decisions made at work (taking excessive sick leave, having unexcused absences, or showing up late) have negative consequences. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.1 Analyze emotional and behavioral aspects of financial decisions.</p>	<p>Career Development</p> <p><u>Standard 2: Career Development</u> 2.1.14 Learn about the rights and responsibilities of employers and employees 2.1.18 Understand the importance of responsibility, dependability, punctuality, integrity and effort in the workplace</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
<p>1.6 Extension: The IRS W-4 Form</p> <p>Students walk through how to complete an IRS W-4 form.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the purpose of a W-4 form. Examine the employee sections of a W-4 form. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Taxes</u> 11-12.FA.T.1b Identify the documents and forms necessary to complete an income tax return. 11-12.FA.T.2 Evaluate the effect of taxes on personal finances.</p> <p>Social Studies: Economics E.6_12.7 Evaluate the elements of responsible personal finance. E.6_12.7.2 Evaluate the effect of taxes and other factors on income.</p>	N/A	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
Theme 2: Employment and Education			
<p>2.1 Foundation: The Value of Education</p> <p>Students learn about the time commitments, costs, and benefits of post-secondary education options. Then they find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Students will:</p> <ul style="list-style-type: none"> Identify the benefits of post-secondary education, including trade schools and military service. Identify the income projection for a variety of careers. Calculate the return on the educational investment for different occupations using the Occupational Outlook Handbook from the Bureau of Labor Statistics. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Education and Employment</u> 9-10.FA.EE.1a Investigate the impacts of career choices and training costs on one's financial opportunities. 9-10.FA.EE.1b Identify post-secondary education and training opportunities. 11-12.FA.EE.1b Identify post-secondary education and training opportunities.</p>	<p>Career Development</p> <p><u>Standard 2: Career Development</u> 2.1.1 Develop skills to locate, evaluate and interpret career information 2.1.2 Learn about the variety of traditional and nontraditional occupations 2.2.3 Demonstrate knowledge of the career-planning process 2.2.4 Know the various ways in which occupations can be classified 2.2.5 Use research and information resources to obtain career information 2.2.6 Learn to use the Internet to access career-planning information</p> <p>Family and Consumer Sciences</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p> <p>Inquiry and Research 9-10.IR.1 9-10.IR.2 9-10.IR.3 11-12.IR.1 11-12.IR.2 11-12.IR.3</p>

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<p>2.2 Extension: Applying for Financial Aid with FAFSA</p> <p>Students learn how to complete the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain the rationale for completing the FAFSA form. ● Identify the resources and information required for the FAFSA form. ● Develop an action plan for completing the FAFSA form. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p>	<p>Career Development</p> <p><u>Standard 2: Career Development</u> 2.1.7 Understand the importance of planning</p> <p><u>Standard 3: Personal/Social Development</u> 3.2.12 Develop an action plan to set and achieve realistic goals</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
<p>2.3 Extension: Career Decisions</p> <p>Students discuss the importance of carefully choosing careers and understanding how economic and other conditions can affect their future income and career opportunities.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Use a process to develop a career plan. Calculate a possible GPA based on potential new courses. ● Identify career choices that match interests and abilities. ● Develop a SMART goal to help achieve a chosen career. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Education and Employment</u> 9-10.FA.EE.1a Investigate the impacts of career choices and training costs on one's financial opportunities. 9-10.FA.EE.1b Identify post-secondary education and training opportunities. 11-12.FA.EE.1a Assess career choices and the impact on financial opportunities. 11-12.FA.EE.1b Identify post-secondary education and training opportunities.</p>	<p>Career Development</p> <p><u>Standard 1: Academic</u> 1.2.10 Develop and implement annual plan of study to maximize academic ability and achievement 1.2.11 Apply knowledge of aptitudes and interests to goal setting 1.3.3 Understand the relationship between learning and work</p> <p><u>Standard 2: Career Development</u> 2.1.1 Develop skills to locate, evaluate and interpret career information 2.1.2 Learn about the variety of traditional and nontraditional occupations 2.1.6 Learn how to set goals 2.1.7 Understand the importance of planning 2.2.1 Apply decision-making skills to career planning, course selection and career transition 2.2.2 Identify personal skills, interests and abilities and relate them to current career choice 2.2.3 Demonstrate knowledge of the career-planning process 2.2.5 Use research and information resources to obtain career information 2.2.6 Learn to use the Internet to access career-planning information</p> <p><u>Standard 3: Personal/Social Development</u> 3.2.12 Develop an action plan to set and achieve realistic goals</p> <p>Family and Consumer Sciences</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p> <p>Inquiry and Research 9-10.IR.2 9-10.IR.3 11-12.IR.2 11-12.IR.3</p>

JA Finance Park Advanced

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<p>2.4 Extension: Grades Count!</p> <p>Students consider the consequence of grades and other factors and their effects on college options and scholarships.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Reflect on their current GPA and course selections in light of key factors that influence college admissions. ● Calculate a possible GPA based on potential new courses. ● List the positive steps they can take to be successful with potential new courses and improve the chance of getting into a college of their choice. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.1 Analyze emotional and behavioral aspects of financial decisions.</p>	<p>Career Development</p> <p><u>Standard 1: Academic</u> 1.2.10 Develop and implement annual plan of study to maximize academic ability and achievement 1.3.6 Understand how school success and academic achievement enhance future career and vocational opportunities</p> <p><u>Standard 2: Career Development</u> 2.2.1 Apply decision-making skills to career planning, course selection and career transition</p> <p>Family and Consumer Sciences</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
<p>2.5 Extension: Interpreting a Financial Aid Award Letter</p> <p>Students learn how to interpret a financial aid award letter and negotiate for more aid.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Recognize the options available upon receiving a financial aid award letter. ● Analyze the parts of a financial aid award letter. ● Identify effective strategies for negotiating additional financial aid. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p><u>Education and Employment</u> 9-10.FA.EE.1b Identify post-secondary education and training opportunities. 11-12.FA.EE.1b Identify post-secondary education and training opportunities.</p>	<p>Family and Consumer Sciences</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
<p>2.6 Extension: Paying for Postsecondary Education</p> <p>Students explore how to pay for post-secondary education, a major financial decision that will impact their finances for years to come.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify a savings goal and plan. ● Contrast grants and scholarships with student loans. ● Explain the responsibilities associated with student loan debt. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p><u>Financial Goals</u> 11-12.FA.FG.1 Analyze the opportunity costs of financial decisions on short-term and long-term goals.</p> <p><u>Education and Employment</u> 9-10.FA.EE.1a Investigate the impacts of career choices and training costs on one's financial opportunities.</p>	<p>Career Development</p> <p><u>Standard 1: Academic</u> 1.2.11 Apply knowledge of aptitudes and interests to goal setting</p> <p><u>Standard 2: Career Development</u> 2.1.6 Learn how to set goals 2.1.7 Understand the importance of planning</p> <p><u>Standard 3: Personal/Social Development</u> 3.2.12 Develop an action plan to set and achieve realistic goals</p> <p>Family and Consumer Sciences</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p> <p>Inquiry and Research 9-10.IR.2 9-10.IR.3 11-12.IR.2 11-12.IR.3</p>

JA Finance Park Advanced

Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
	<p>Financial Literacy: Money Management</p> <p><u>Savings</u> 9-10.MM.S.1 Identify the varying features of saving options. 9-10.MM.S.2 Describe the impacts of saving money on one's financial future. 11-12.MM.S.1 Compare the varying features of different saving options. 11-12.MM.S.2 Describe effective strategies to achieve different types of financial objectives.</p> <p><u>Budget</u> 9-10.MM.B.2 Develop a budget to meet a spending goal.</p> <p><u>Credit and Debt</u> 9-10.MM.CD.3 Identify strategies to manage debt. 9-10.MM.CD.5 Describe the positive and negative impacts of debt.</p>		
Theme 3: Financial Responsibility and Decision Making			
<p>3.1 Foundation: Financial Decision Making</p> <p>Students recognize the responsibilities associated with personal financial decisions.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Use rational and considered decisionmaking steps to select financial goals and priorities. ● Explain how decisions made today can impact the future. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.1 Analyze emotional and behavioral aspects of financial decisions.</p> <p><u>Financial Goals</u> 11-12.FA.FG.1 Analyze the opportunity costs of financial decisions on short-term and long-term goals.</p>	<p>Career Development</p> <p><u>Standard 2: Career Development</u> 2.1.5 Learn to make decisions 2.1.6 Learn how to set goals 2.1.7 Understand the importance of planning</p> <p><u>Standard 3: Personal/Social Development</u> 3.2.2 Understand consequences of decisions and choices 3.2.12 Develop an action plan to set and achieve realistic goals</p> <p>Family and Consumer Sciences</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.6.1 Evaluate the need for personal and family financial planning. 2.6.2 Apply financial management principles to individual and family financial practices. 2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making. 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>

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<p>3.2 Extension: Buying Your First Car Students learn to be smart consumers when purchasing a new or used car.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Compare benefits of buying and leasing a car. ● Identify costs associated with buying and owning a car. ● Explain benefits of buying new and used cars. ● Analyze costs and features of several vehicles to identify the best car for one's needs. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p><u>Financial Goals</u> 11-12.FA.FG.1 Analyze the opportunity costs of financial decisions on short-term and long-term goals.</p> <p>Financial Literacy: Money Management</p> <p><u>Savings</u> 11-12.MM.S.2 Describe effective strategies to achieve different types of financial objectives.</p>	N/A	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p> <p>Inquiry and Research 9-10.IR.3 11-12.IR.3</p>
<p>3.3 Extension: Cost of Living Students explore the differences between cost of living and median income and how both are dependent on location.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Compare the cost of living in different states. ● Discover the different median wage for different states and occupations. ● Make a strategic plan for the future. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p>Financial Literacy: Money Management</p> <p><u>Savings</u> 11-12.MM.S.2 Describe effective strategies to achieve different types of financial objectives.</p> <p><u>Budget</u> 9-10.MM.B.2 Develop a budget to meet a spending goal.</p>	<p>Career Development</p> <p><u>Standard 2: Career Development</u> 2.1.7 Understand the importance of planning</p> <p><u>Standard 3: Personal/Social Development</u> 3.2.12 Develop an action plan to set and achieve realistic goals</p> <p>Family and Consumer Sciences</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.6.1 Evaluate the need for personal and family financial planning. 2.6.2 Apply financial management principles to individual and family financial practices. 2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making. 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals.</p> <p><u>Standard 3: Consumer Services</u> 3.3.1 Explain the effects of the economy on personal income, individual and family security, and consumer decisions. 3.3.6 Analyze the effect of key lifecycle transitions on financial planning.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p> <p>Inquiry and Research 9-10.IR.2 9-10.IR.3 11-12.IR.2 11-12.IR.3</p>

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Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
<p>3.4 Extension: My Financial Future and Debt</p> <p>Students learn how to use credit responsibly, why they should keep debt low, and why credit scores matter.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Recognize the effects of late or missed payments. ● Explain the effect of debts on a person's net worth. ● Distinguish between good use and misuse of credit cards. 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.1 Analyze emotional and behavioral aspects of financial decisions.</p> <p>Financial Literacy: Money Management</p> <p><u>Credit and Debt</u> 9-10.MM.CD.1 Describe different types of credit. 9-10.MM.CD.2 Identify the terms and conditions associated with credit. 9-10.MM.CD.3 Identify strategies to manage debt. 9-10.MM.CD.4 Describe the factors that impact a credit score. 9-10.MM.CD.5 Describe the positive and negative impacts of debt. 11-12.MM.CD.1 Analyze different types of credit. 11-12.MM.CD.2 Explain the terms and conditions associated with credit.</p>	<p>Family and Consumer Sciences</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals. 2.7.4 Manage credit and debt to remain both creditworthy and financially secure.</p> <p><u>Standard 3: Consumer Services</u> 3.3.3 Analyze the effect of consumer credit on short and long-term financial planning. 3.3.8 Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
<p>3.5 Extension: Philanthropy</p> <p>Students consider the emotional, social, and financial benefits of charitable giving as part of creating a personal financial plan.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explain the difference between philanthropy and charity. ● Express how society benefits when others donate money for worthy causes. ● Evaluate how philanthropy fits within a personal financial plan. ● Clarify how charitable giving may have tax benefits 	<p>Financial Literacy: Financial Awareness</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p><u>Financial Goals</u> 11-12.FA.FG.1 Analyze the opportunity costs of financial decisions on short-term and long-term goals.</p> <p>Financial Literacy: Money Management</p> <p><u>Budget</u> 9-10.MM.B.1 Describe elements to consider when making a budget.</p>	<p>Family and Consumer Sciences</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.5.1 Analyze the use of resources in making choices that satisfy needs and wants of individuals, Families, and communities. 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals. 2.6.2 Apply financial management principles to individual and family financial practices.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>

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Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
<p>3.6 Extension: Planning for Financial Success</p> <p>Students use critical thinking skills and design to communicate the benefits of financial goal planning.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize the steps for financial goal planning. Identify a financial goal and develop a plan to reach it. 	<p>Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p>Financial Literacy: Money Management <u>Savings</u> 11-12.MM.S.2 Describe effective strategies to achieve different types of financial objectives.</p> <p><u>Budget</u> 9-10.MM.B.1 Describe elements to consider when making a budget. 9-10.MM.B.2 Develop a budget to meet a spending goal. 11-12.MM.B.1 Identify the components of a budget.</p>	<p>Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals. 2.6.1 Evaluate the need for personal and family financial planning. 2.6.2 Apply financial management principles to individual and family financial practices. 2.7.3 Manage money effectively by developing financial goals and budgets.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p> <p>Inquiry and Research 9-10.IR.2 9-10.IR.3 11-12.IR.2 11-12.IR.3</p>
<p>3.7 Sales and Property Taxes</p> <p>Students determine the impact taxes have on financial decision making.</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain what taxes are used for. Recognize different types of taxes. Analyze the impact of taxes on financial decisions, such as buying a car or a home. 	<p>Financial Literacy: Financial Awareness <u>Taxes</u> 11-12.FA.T.1a Calculate payroll withholding taxes. 11-12.FA.T.1b Identify the documents and forms necessary to complete an income tax return. 11-12.FA.T.2 Evaluate the effect of taxes on personal finances.</p>	<p>Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.6.1 Evaluate the need for personal and family financial planning. 2.6.2 Apply financial management principles to individual and family financial practices.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
Theme 4: Planning and Money Management			
<p>4.1 Foundation: Next-Level Budgeting</p> <p>Students explore the differences between needs and wants, and then learn about the parts of a budget and the importance of budgeting.</p> <p>Students will:</p> <ul style="list-style-type: none"> Recognize some of the reasons why people might spend more than they earn. Identify and use parts of a budget. List the long-term effects of overspending. 	<p>Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.1 Analyze emotional and behavioral aspects of financial decisions.</p> <p>Financial Literacy: Money Management <u>Budget</u> 9-10.MM.B.1 Describe elements to consider when making a budget. 9-10.MM.B.2 Develop a budget to meet a spending goal. 11-12.MM.B.1 Identify the components of a budget.</p>	<p>Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.1.2 Analyze how individuals and families make choices to satisfy needs and wants. 2.6.1 Evaluate the need for personal and family financial planning. 2.6.2 Apply financial management principles to individual and family financial practices. 2.7.3 Manage money effectively by developing financial goals and budgets.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>

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Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
<p>4.2 Extension: A World Without Cash Students learn about cashless spending. They discover the pros and cons of cashless spending, reflect on the impact that apps and credit/ debit cards can have on spending and security, and research a payment app.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Explore different payment types, and classify the pros and cons of using payment apps. ● Identify potential security issues with using payment apps. ● Analyze how to use a payment app to manage spending. 	<p>Financial Literacy: Money Management <u>Personal Banking</u> 9-10.MM.PB.1 Describe the risks and benefits of current and emerging payment options. 9-10.MM.PB.2 Describe different financial institutions and the financial services provided by each. 11-12.MM.PB.1 Evaluate the risks and benefits of current and emerging payment options. 11-12.MM.PB.2 Describe different financial institutions and the financial services provided by each.</p> <p>Financial Literacy: Risk Management <u>Fraud</u> 9-10.RM.F.1 Describe situations in which personal and financial information is shared digitally. 9-10.RM.F.2 Explain how consumers can identify fraudulent behavior and practices. 11-12.RM.F.1 Explore the risks and dangers of sharing personal information in a digital world. 11-12.RM.F.2 Explain how consumers can identify and report fraudulent behavior and practices.</p>	N/A	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
<p>4.3 Extension: Extracurricular Expenses Students apply their understanding of budgeting as they explore how to budget for extracurricular activities that are part of many students’ high school experiences.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Outline a short-term financial goal for how to save for extracurricular expenses. ● Generate a personal budget to achieve the goal. 	<p>Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p>Financial Literacy: Money Management <u>Savings</u> 11-12.MM.S.2 Describe effective strategies to achieve different types of financial objectives.</p>	<p>Career Development <u>Standard 3: Personal/Social Development</u> 3.2.12 Develop an action plan to set and achieve realistic goals</p> <p>Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.1.2 Analyze how individuals and families make choices to satisfy needs and wants. 2.6.1 Evaluate the need for personal and family financial planning. 2.6.2 Apply financial management principles to individual and family financial practices. 2.7.3 Manage money effectively by developing financial goals and budgets.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>

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Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
	<u>Budget</u> 9-10.MM.B.1 Describe elements to consider when making a budget. 9-10.MM.B.2 Develop a budget to meet a spending goal. 11-12.MM.B.1 Identify the components of a budget.		
4.4 Extension: Unexpected Expenses Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses. Students will: <ul style="list-style-type: none"> Evaluate if an emergency fund should be used for different emergency scenarios. Create an emergency fund savings plan for an emergency situation. Analyze how saving for an emergency fund can impact a monthly budget. 	Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options. Financial Literacy: Money Management <u>Savings</u> 9-10.MM.S.2 Describe the impacts of saving money on one's financial future. 11-12.MM.S.2 Describe effective strategies to achieve different types of financial objectives.	Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.1.2 Analyze how individuals and families make choices to satisfy needs and wants. 2.6.1 Evaluate the need for personal and family financial planning. 2.6.2 Apply financial management principles to individual and family financial practices. 2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making. 2.7.3 Manage money effectively by developing financial goals and budgets. 2.7.6 Analyze saving and investing to build long-term financial security and wealth. <u>Standard 3: Consumer Services</u> 3.3.4 Compare investment and savings alternatives.	Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7 Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5
Theme 5: Risk Management and Insurance			
5.1 Foundation: Insurance Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance. Students will: <ul style="list-style-type: none"> Recognize strategies for managing risk. List the benefits of having insurance for risk management. Identify conditions under which it is appropriate for young adults to have life, health, and disability insurance. Compare insurance policies. 	Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options. Financial Literacy: Risk Management <u>Insurance</u> 9-10.RM.IN.1 Describe the various types of insurance. 9-10.RM.IN.2 Describe ways and reasons levels of insurance coverage vary. 11-12.RM.IN.1 Describe the protections offered by auto , health, homeowners, life, and renters insurance. 11-12.RM.IN.2 Compare the various levels of insurance coverage and the impact on personal finance.	Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.6.3 Apply management principles to decisions about insurance for individuals and families. 2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making. 2.7.5 Analyze the features of insurance, its role in balancing risk and benefits in financial planning. <u>Standard 3: Consumer Services</u> 3.3.5 Examine the effects of risk management strategies on long-term financial planning.	Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7 Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5 Inquiry and Research 9-10.IR.2 9-10.IR.3 11-12.IR.2 11-12.IR.3

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Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
<p>5.2 Extension: Auto Insurance Students learn about different types of auto insurance policies and what each covers. They explore the costs of insurance, including premiums and deductibles, and learn strategies for keeping auto insurance costs low.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Differentiate among the main types of auto insurance coverage. • Identify ways to mitigate risk to help keep auto insurance costs down. 	<p>Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p>Financial Literacy: Risk Management <u>Insurance</u> 9-10.RM.IN.1 Describe the various types of insurance. 9-10.RM.IN.2 Describe ways and reasons levels of insurance coverage vary. 11-12.RM.IN.1 Describe the protections offered by auto, health, homeowners, life, and renters' insurance. 11-12.RM.IN.2 Compare the various levels of insurance coverage and the impact on personal finance.</p>	<p>Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.6.3 Apply management principles to decisions about insurance for individuals and families. 2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making. 2.7.5 Analyze the features of insurance, its role in balancing risk and benefits in financial planning.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
<p>5.3 Extension: Mortgages Students learn the basics about mortgages, including what a mortgage payment consists of and the initial expenses for obtaining a mortgage. They explore different types of mortgages and compare fixed-rate, adjustable-rate, and balloon mortgages.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Explain the expenses associated with taking out a mortgage. • Differentiate among different types of mortgages. 	<p>Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p><u>Financial Goals</u> 11-12.FA.FG.1 Analyze the opportunity costs of financial decisions on short-term and long-term goals.</p> <p>Financial Literacy: Risk Management <u>Insurance</u> 11-12.RM.IN.1 Describe the protections offered by auto, health, homeowners, life, and renters' insurance.</p>	<p>Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
Theme 6: Investing			
<p>6.1 Foundation: Investing for the Future Students learn about different types of investments and work to build a diversified investment portfolio.</p> <p>Students will:</p> <ul style="list-style-type: none"> • Recognize different investment options. 	<p>Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p>	<p>Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.6.1 Evaluate the need for personal and family financial planning. 2.6.2 Apply financial management principles to individual and family financial practices.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p>

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Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
<ul style="list-style-type: none"> Compare the benefits and risks of various investment options. Create a diversified investment portfolio that maximizes profit. 	<p><u>Financial Goals</u> 11-12.FA.FG.1 Analyze the opportunity costs of financial decisions on short-term and long-term goals.</p> <p>Financial Literacy: Money Management <u>Investing</u> 9-10.MM.I.1 Describe different investment options. 11-12.MM.I.1 Compare investment options.</p>	<p>2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making. 2.7.3 Manage money effectively by developing financial goals and budgets. 2.7.6 Analyze saving and investing to build long-term financial security and wealth.</p> <p><u>Standard 3: Consumer Services</u> 3.3.4 Compare investment and savings alternatives.</p>	<p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p> <p>Inquiry and Research 9-10.IR.2 9-10.IR.3 11-12.IR.2 11-12.IR.3</p>
<p>6.2 Extension: Investing for Retirement Students learn the importance of starting to save for retirement early, the need to save for retirement consistently throughout one’s working life, and the impact of failing to fund one’s retirement. It also explores company-sponsored retirement plans, such as 401(k) accounts, and both traditional and Roth individual retirement accounts (IRAs).</p> <p>Students will:</p> <ul style="list-style-type: none"> Explain the benefits of funding retirement early. Compare features and benefits of retirement plans, including 401(k)s and IRAs. 	<p>Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p><u>Financial Goals</u> 11-12.FA.FG.1 Analyze the opportunity costs of financial decisions on short-term and long-term goals.</p> <p>Financial Literacy: Money Management <u>Savings</u> 9-10.MM.S.1 Identify the varying features of saving options. 9-10.MM.S.2 Describe the impacts of saving money on one’s financial future. 11-12.MM.S.1 Compare the varying features of different saving options. 11-12.MM.S.2 Describe effective strategies to achieve different types of financial objectives.</p> <p><u>Investing</u> 9-10.MM.I.1 Describe different investment options. 11-12.MM.I.1 Compare investment options.</p>	<p>Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.1.2 Analyze how individuals and families make choices to satisfy needs and wants. 2.6.1 Evaluate the need for personal and family financial planning. 2.6.2 Apply financial management principles to individual and family financial practices. 2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making. 2.7.6 Analyze saving and investing to build long-term financial security and wealth.</p> <p><u>Standard 3: Consumer Services</u> 3.3.4 Compare investment and savings alternatives.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>

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Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
<p>6.3 Extension: Purchasing Stocks</p> <p>Students learn the basics of stock market investing, compare factors that impact the market, read and respond to scenarios about investing, and are introduced to three investing strategies.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Recognize basic principles of investing in stocks. ● Identify factors that affect stocks and the stock market. ● List strategies for smart investing. 	<p>Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p>Financial Literacy: Money Management <u>Investing</u> 9-10.MM.I.1 Describe different investment options. 11-12.MM.I.1 Compare investment options.</p>	<p>Family and Consumer Sciences <u>Standard 2: Consumer and Family Resources</u> 2.6.2 Apply financial management principles to individual and family financial practices. 2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making. 2.7.6 Analyze saving and investing to build long-term financial security and wealth.</p> <p><u>Standard 3: Consumer Services</u> 3.3.4 Compare investment and savings alternatives.</p>	<p>Communication 9-10.C.5 9-10.C.6 9-10.C.7 11-12.C.5 11-12.C.6 11-12.C.7</p> <p>Reading 9-10.R.3a 9-10.R.5 11-12.R.3a 11-12.R.5</p>
Theme 7: JA Finance Park Simulation and Debrief			
<p>7.1 Foundation: Simulation</p> <p>Students put into action all they have learned in the classroom by making important spending decisions, maintaining a balanced budget, and seeing how those decisions affect their future.</p> <p>Students will:</p> <ul style="list-style-type: none"> ● Identify career path. ● Analyze the advantages and disadvantages of different payment methods. ● Create a successful budget using hypothetical life situations. ● Apply consumer skills to spending and saving decisions. 	<p>Financial Literacy: Financial Awareness <u>Taxes</u> 11-12.FA.T.1a Calculate payroll withholding taxes. 11-12.FA.T.2 Evaluate the effect of taxes on personal finances.</p> <p><u>Financial Decisionmaking</u> 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p><u>Education and Employment</u> 9-10.FA.EE.1a Investigate the impacts of career choices and training costs on one's financial opportunities. 11-12.FA.EE.1a Assess career choices and the impact on financial opportunities.</p> <p>Financial Literacy: Money Management <u>Savings</u> 11-12.MM.S.2 Describe effective strategies to achieve different types of financial objectives.</p> <p><u>Budget</u> 9-10.MM.B.1 Describe elements to consider when making a budget. 9-10.MM.B.2 Develop a budget to meet a spending goal. 11-12.MM.B.1 Identify the components of a budget.</p>	<p>Family and Consumer Sciences <u>Standard 1: Career, Community, and Family Connections</u> 1.1.3 Analyze ways that individual career goals can affect the family's capacity to meet goals for all family members. 1.2.1 Analyze potential career choices to determine the knowledge, skills, attitudes, and opportunities associated with each career.</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.1.2 Analyze how individuals and families make choices to satisfy needs and wants. 2.6.1 Evaluate the need for personal and family financial planning. 2.1.5 Apply consumer skills to decisions about housing, utilities, and furnishings. 2.1.7 Apply consumer skills to decisions about recreation. 2.1.8 Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members. 2.6.1 Evaluate the need for personal and family financial planning. 2.6.2 Apply financial management principles to individual and family financial practices. 2.6.3 Apply management principles to decisions about insurance for individuals and families. 2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making. 2.7.3 Manage money effectively by developing financial goals and budgets. 2.7.6 Analyze saving and investing to build long-term financial security and wealth.</p>	<p>Communication 9-10.C.5, 9-10.C.6 9-10.C.7, 11-12.C.5 11-12.C.6, 11-12.C.7</p> <p>Reading 9-10.R.3a, 9-10.R.5 11-12.R.3a, 11-12.R.5</p> <p>Inquiry and Research 9-10.IR.3, 11-12.IR.3</p>

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Session Descriptions	Financial Literacy ¹ Social Studies ²	Career Development ³ Family and Consumer Sciences ⁴	English Language Arts ⁵
	<p>11-12.MM.B.2 Develop a budget and identify possible adjustments to improve its effectiveness.</p> <p>Financial Literacy: Money Management <u>Credit and Debt</u> 9-10.MM.CD.1 Describe different types of credit. 9-10.MM.CD.3 Identify strategies to manage debt. 9-10.MM.CD.4 Describe the factors that impact credit score. 9-10.MM.CD.5 Describe the positive and negative impacts of debt.</p>	<p><u>Standard 3: Consumer Services</u> 3.3.4 Compare investment and savings alternatives.</p>	
<p>7.2 Foundation: Debrief and Reflection Students 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>Students will:</p> <ul style="list-style-type: none"> Identify key learnings from the JA Finance Park simulation. Analyze and apply lessons learned to future career and money management goals. 	<p>Financial Literacy: Financial Awareness <u>Financial Decisionmaking</u> 11-12.FA.FD.1 Analyze emotional and behavioral aspects of financial decisions. 11-12.FA.FD.2 Utilize the tools available to examine financial options.</p> <p><u>Financial Goals</u> 11-12.FA.FG.1 Analyze the opportunity costs of financial decisions on short-term and long-term goals.</p> <p><u>Education and Employment</u> 9-10.FA.EE.1a Investigate the impacts of career choices and training costs on one's financial opportunities. 11-12.FA.EE.1a Assess career choices and the impact on financial opportunities.</p> <p>Financial Literacy: Money Management <u>Savings</u> 11-12.MM.S.2 Describe effective strategies to achieve different types of financial objectives.</p> <p><u>Budget</u> 9-10.MM.B.1 Describe elements to consider when making a budget.</p>	<p>Career Development <u>Standard 1: Academic</u> 1.2.11 Apply knowledge of aptitudes and interests to goal setting 1.3.3 Understand the relationship between learning and work</p> <p><u>Standard 2: Career Development</u> 2.1.6 Learn how to set goals 2.1.7 Understand the importance of planning 2.2.1 Apply decision-making skills to career planning, course selection and career transition</p> <p><u>Standard 3: Personal/Social Development</u> 3.2.12 Develop an action plan to set and achieve realistic goals</p> <p>Family and Consumer Sciences <u>Standard 1: Career, Community, and Family Connections</u> 1.1.3 Analyze ways that individual career goals can affect the family's capacity to meet goals for all family members. 1.1.6 Develop a life plan, including pathways to acquiring the knowledge and skills needed to achieve individual, family, and career goals.</p> <p><u>Standard 2: Consumer and Family Resources</u> 2.6.1 Evaluate the need for personal and family financial planning. 2.7.1 Demonstrate management of individual and family finances by applying reliable information and systematic decision making. 2.7.2 Analyze how education, income, career, and life choices relate to achieving financial goals. 2.7.3 Manage money effectively by developing financial goals and budgets.</p>	<p>Communication 9-10.C.5, 9-10.C.6 9-10.C.7, 11-12.C.5 11-12.C.6, 11-12.C.7</p> <p>Reading 9-10.R.3a, 9-10.R.5 11-12.R.3a, 11-12.R.5</p> <p>Inquiry and Research 9-10.IR.3, 11-12.IR.3</p>

JA Finance Park Advanced

Gap Analysis

The following [North Dakota Financial Literacy Content Standards](#) are not addressed in this learning experience:

Credit and Debt

11-12.MM.CD.3 Develop strategies to manage debt effectively.

11-12.MM.CD.4 Analyze the factors that impact a credit score.

11-12.MM.CD.5 Analyze the positive and negative impact(s) of debt on future financial decisions and opportunities.

Investing

9-10.MM.I.2 Describe the impact of compound interest on investments.

11-12.MM.I.2 Evaluate the impact of simple versus compound interest.