



empowering young people to
own their economic success®

**A Correlation:
Minnesota Academic Standards
and
Junior Achievement
Capstone Programs**

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Minnesota Social Studies Standards
Minnesota Mathematics

Junior Achievement USA®
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Overview

The following correlation features the knowledge and skills that students are introduced to in JA Capstone Programs and how they correspond to the Minnesota Social Studies Standards and Mathematics as well as the Common Core Language Arts Standards (ELA) for grades K-5. 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.

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.

The program content augments students' core curriculum in social studies, English language arts, and mathematics. Throughout the program, 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 business and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons also provide a highly relevant learning opportunity to "model with mathematics," in which students apply mathematics to solve problems arising in everyday life. After weeks of classroom preparation, students experience a simulation (either on site or virtually) where they put their newly found knowledge and skills to use.

The *JA Finance Park* program provides two curriculum implementation options. Lessons are offered in a traditional classroom presentation format designed for middle-grade students and in a Project-Based Learning (PBL) format created for high school students. Both provide educators a method of delivery that will best meet the needs of their students.

Option 1) A traditional teacher-taught, in-class lesson format that encompasses financial planning and career exploration with accompanying PowerPoint slides.

Option 2) A Project-Based Learning (PBL) format that encompasses the financial planning and career exploration topics but in a nontraditional approach.

JA BizTown

Unit Description	Key Learning Objectives	Minnesota Social Studies Standards	CCSSI English Language Arts	MN Math
<p>Unit 1: You must have money to spend money. Students need to understand this fundamental concept of earning and spending if they are to grasp the importance of sound personal finance. This unit introduces students to bank services and practices that will help them to be successful in <i>JA BizTown</i> and in life.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Extrapolate services offered by financial institutions ▪ Complete a bank account application ▪ Demonstrate an ability to endorse a paycheck ▪ Complete a deposit ticket ▪ Maintain a check register correctly ▪ Describe the consequences of insufficient funds ▪ Write and sign checks ▪ State the benefit of an interest-earning savings account ▪ Explain how money in a savings account grows ▪ Explore the differences between checks, debit cards, and credit cards ▪ Explain how money changes hands when a debit card is used ▪ Demonstrate use of a check register to record a debit purchase 	<p>4.2.1.1 Apply a reasoned decision-making process to make a choice.</p> <p>5.2.2.2.1 Describe various uses of income and discuss advantages and disadvantages of each.</p> <p>5.2.4.6.1^{ELO} Describe the concept of profit as the motivation for entrepreneurs; calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p> <p>6.1.3.5.1 Define citizenship in the United States and explain that individuals become citizens by birth or naturalization.</p>	<p>Grade 4 RI.4.3 RI.4.4 RI.4.5 RI.4.7 SL.4.1 SL.4.3 L.4.4</p> <p>Grade 5 RI.5.4 RI.5.5 RI.5.7 SL.5.1 L.5.1 L.5.3 L.5.4</p> <p>Grade 6 RI.6.7 SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p>	<p>Grade 4 4.1.2.4 4.1.1.3 4.1.1.5</p> <p>Grade 5 5.1.3.1 5.1.3.4</p> <p>Grade 6 6.1.1.3^{ELO} 6.1.2.4^{ELO} 6.1.3.3^{ELO} 6.1.3.4 6.2.1.1^{ELO} 6.2.1.2.^{ELO}</p>

ELO- Indicates a standard best supported by an Extended Learning Opportunity.

JA BizTown

Unit Description	Key Learning Objectives	Minnesota Social Studies Standards	Common Core ELA	MN Math
<p>Unit 2: Students explore their role as citizens of a community. They are introduced to the concept of the circular flow of money and goods in an economy. They define basic economic concepts and discuss the impact of taxes and philanthropy.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define various vocabulary terms ▪ Explain how good citizens have a sense of responsibility to others and to their community ▪ Identify goods, services, and resources (human, natural, and capital) ▪ Demonstrate the circular flow of an economy ▪ Discover the function of businesses in producing goods and services ▪ Define scarcity and learn more about free enterprise ▪ Identify the three basic economic questions (what, how, and for whom to produce) ▪ Understand why people pay taxes ▪ Define gross pay and net pay ▪ Calculate tax by multiplying with decimals ▪ Differentiate between public goods and services and private goods and services ▪ Give examples of philanthropy 	<p>4.2.3.3.1 Define the productivity of a resource and describe ways to increase it.</p> <p>4.2.5.4.1 Describe a market as any place or manner in which buyers and sellers interact to make exchanges; describe prices as payments of money for items exchanged in markets.</p> <p>5.1.4.6.3 Identify taxes and fees collected and services provided by governments [during colonial times]; compare these to the taxes and fees collected and services provided by the government today.</p> <p>6.1.3.5.1 Define citizenship [in the United States] and explain that individuals become citizens by birth or naturalization.</p> <p>6.2.4.5.1 Describe the movement of goods and services, resources and money through markets in a market- based economy.</p> <p>6.2.4.8.1 Explain why federal and state governments regulate economic activity to promote public well-being.</p>	<p>Grade 4 RI.4.7 W.4.8 SL.4.1 SL.4.2 SL.4.3 L.4.1 L.4.4 L.4.6</p> <p>Grade 5 RI.5.7 W.5.8 SL.5.1 SL.5.2 SL.5.3 L.5.1 L.5.4 L.5.6</p> <p>Grade 6 R.6.7 SL.6.1 SL.6.2 L.6.1 L.6.4 L.6.6</p>	<p>Grade 4 4.1.2.4 4.1.1.3 4.1.1.5</p> <p>Grade 5 5.1.3.1 5.1.3.4</p> <p>Grade 6 6.1.3.4</p>

JA BizTown

Unit Description	Key Learning Objectives	Minnesota Social Studies Standards	Common Core ELA	MN Math
<p>Unit 3: Citizens learn how their interests and skills can lead to exciting careers. They have an opportunity to assess their own skills and interests and to see what kinds of jobs are available at <i>JA BizTown</i>. They have an opportunity to fill out a job application and experience the job interview process.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize their interests and skills ▪ Explain the relevance of interests and skills in career exploration and planning ▪ Distinguish the differences among the four primary career types: people, ideas, data, and things ▪ Categorize STEM careers into different types ▪ Demonstrate appropriate workplace behaviors ▪ Define resume, job interview, and applicant ▪ Complete a job application ▪ Model appropriate business greetings ▪ Demonstrate proper interview skills 	<p>4.1.1.1.1 Describe how people take action to influence a decision on a specific issue; explain how local, state, national or tribal governments have addressed that issue.</p> <p>4.1.4.6.2 Identify the major roles and responsibilities of elected and appointed leaders in the community, state and nation; name some current leaders who function in these roles and how they are selected.</p> <p>5.1.1.1.2 ^{ELO} Identify a public problem in the school or community, analyze the issue from multiple perspectives, and create an action plan to address it.</p> <p>6.1.1.1.2 ^{ELO} Use graphic data to analyze information [about a public issue] in state or local government.</p> <p>6.2.2.2.1 Describe various types of income including wage, rent, interest and profit; explain the role that the development of human capital plays in determining one's income.</p>	<p>Grade 4 RI.4.4 SL.4.1 L.4.1 L.4.2 L.4.4 L.4.6</p> <p>Grade 5 RI.5.4 SL.5.1 L.5.1 L.5.2 L.5.4 L.5.6</p> <p>Grade 6 SL.6.1 L.6.1 L.6.2 L6.4 L.6.6</p>	<p>Grade 4 4.1.2.4 4.1.1.3 4.1.1.5 4.4.1.1</p> <p>Grade 5 5.1.3.1 5.1.3.4 5.4.1.2</p> <p>Grade 6 6.1.3.4</p>

JA BizTown

Unit Description	Key Learning Objectives	Minnesota Social Studies Standards	Common Core ELA	MN Math
<p>Unit 4: Citizens prepare for their visit to <i>JA BizTown</i> by working in business teams to learn about key factors in operating a business, such as teamwork, operation costs, pricing, and advertising.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe costs associated with operating a business ▪ Calculate business expenses ▪ Use teamwork to create a paragraph that describes a business ▪ Define selling price, revenue, and inventory ▪ Describe factors that affect selling price ▪ Explain the relationship between revenue, costs, and profit ▪ Define advertising ▪ Describe characteristics of effective advertising ▪ Acknowledge how effective teamwork and cooperation enhance business teams ▪ Appreciate how careful completion of details ensures a more successful <i>JA BizTown</i> visit 	<p>4.2.3.3.1 Define the productivity of a resource and describe ways to increase it.</p> <p>4.2.5.4.1 Describe a market as any place or manner in which buyers and sellers interact to make exchanges; describe prices as payments of money for items exchanged in markets.</p> <p>5.2.4.6.1 Describe the concept of profit as the motivation for entrepreneurs; calculate profit as the difference between revenue (from selling goods and services) and cost (payments for resources used).</p>	<p>Grade 4</p> <p>W.4.1 W.4.2 W.4.4 SL.4.1 L.4.1 L.4.3 L.4.4 L.4.6</p> <p>Grade 5</p> <p>W.5.1 W.5.2 W.5.4 SL.5.1 L.5.1 L.5.3 L.5.4 L.5.6</p> <p>Grade 6</p> <p>W.6.1 W.6.4 SL.6.1 L.6.1 L.6.3 L.6.4 L.6.6</p>	<p>Grade 4</p> <p>4.1.1.1 4.1.1.3 4.1.1.5 4.1.2.4 4.2.2.1</p> <p>Grade 5</p> <p>5.1.1.1 5.1.1.4 5.1.3.1 5.1.3.4</p> <p>Grade 6</p> <p>6.1.1.2^{ELO} 6.1.3.4</p>

JA BizTown

Unit Descriptions	Key Learning Objective	Minnesota Social Studies Standards	Common Core ELA	MN Math
<p>Unit 5: Citizens participate in the <i>JA BizTown</i> simulation and then return to class for a debriefing lesson to ensure they have a well-rounded learning experience. The debrief lesson allows citizens to reflect on their <i>JA BizTown</i> experience and further identify the relevance of classroom learning to their future plans and goals.</p>	<p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Function in their job capacity at <i>JA BizTown</i> ▪ Manage their personal finances and time ▪ Carry out responsibilities of citizenship, such as voting and obeying laws ▪ Evaluate team performance at <i>JA BizTown</i> ▪ Explain the circular flow of economic activity ▪ Describe how citizens use financial institutions ▪ Describe how citizens work within a quality business 	<p>4.1.1.1.1 Describe how people take action to influence a decision on a specific issue; explain how local, state, national or tribal governments have addressed that issue.</p> <p>4.1.4.6.2 Identify the major roles and responsibilities of elected and appointed leaders in the community, state and nation; name some current leaders who function in these roles and how they are selected.</p> <p>4.2.5.4.1 Describe a market as any place or manner in which buyers and sellers interact to make exchanges; describe prices as payments of money for items exchanged in markets.</p> <p>6.2.4.5.1 Describe the movement of goods and services, resources and money through markets in a market-based economy.</p>	<p>Grade 4 W.4.1 SL.4.1 SL.4.4 L.4.1 L.4.6</p> <p>Grade 5 W.5.1 SL.5.1 SL.5.4 L.5.1 L.5.6</p> <p>Grade 6 W.6.1 SL.6.1 SL.6.4 L.6.1 L.6.4</p>	<p>Grade 4 4.1.1.1 4.1.1.3 4.1.1.5 4.1.2.4 4.2.2.1</p> <p>Grade 5 5.1.1.1 5.1.1.4 5.1.3.1 5.1.3.4</p> <p>Grade 6 6.1.3.4</p>

JA Finance Park

Unit Description	Minnesota Social Studies Standards	CCSSI English Language Arts	MN Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role that income plays in their personal finances and the factors that affect income and take-home pay. They discover how their decisions about education and careers impact their potential income and quality of life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Rate their interests, abilities, and values. ▪ Determine work preferences and match them to career choices ▪ Define taxes and explain their purpose and impact on income ▪ Figure net monthly income 	<p>6.2.2.2.1 Describe various types of income including wage, rent, interest and profit; explain the role that the development of human capital plays in determining one's income.</p> <p>9.2.3.3.1 Identify the incentives and trade-offs related to a choice made by an individual, household, organization or government; describe the opportunity cost of a choice; and analyze the consequences of a choice (both intended and unintended).</p>	<p>Grade 6 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 6.1.1.3 6.1.3.3 6.1.3.4</p> <p>Grade 7 7.2.2.1 7.2.2.2</p> <p>Grade 8 8.2.2.4</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of various saving and investing options ▪ Assess personal risk and risk management 	<p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p>9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</p> <p>9.2.2.2.2 Evaluate investment options using criteria such as risk, return, liquidity and time horizon; evaluate and apply risk-management strategies in investing and insuring decisions</p>	<p>Grade 6 RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 6.1.1.3 6.1.3.3 6.1.3.4 6.4.1.2 6.4.1.3</p> <p>Grade 7 7.2.2.1 7.2.2.2 7.4.3.3</p> <p>Grade 8 8.2.2.4</p>

JA Finance Park

Unit Description	Minnesota Social Studies Standards	Common Core ELA	MN Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define financial institutions and identify the services they provide ▪ Examine debit and credit cards and their use ▪ Explain the benefits and common pitfalls of credit cards ▪ Explain the benefits of debit cards ▪ Define credit score and describe how it influences the ability to get credit and borrow money 	<p>6.2.4.8.1 Explain why federal and state governments regulate economic activity to promote public well-being.</p> <p>9.2.2.2.3 Evaluate the benefits and costs of credit; describe the “three C’s” of credit (character, capacity and collateral) and explain how these attributes can affect one’s ability to borrow, rent, get a job and achieve other financial goals.</p> <p>9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p>	<p>Grade 6 SL.6.1 SL.6.2</p> <p>Grades 9-10 L.9-10.1 L.9-10.4</p> <p>Grades 11-12 SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>Grade 6 6.1.1.3 6.1.3.3 6.1.3.4</p> <p>Grade 7 7.2.2.1 7.2.2.2 7.4.3.3</p> <p>Grade 8 8.2.2.4</p>

JA Finance Park

Unit Description	Minnesota Social Studies Standards	Common Core ELA	MN Math
<p>Unit 4: Budget+</p> <p>Students recognize the importance of spending wisely to achieve financial success and the value of creating and maintaining a budget.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Compare teen and adult spending patterns ▪ Determine which categories belong in a budget ▪ Relate the need to save money to meet goals ▪ Prepare a budget using goals and income 	<p>6.2.1.1.1 Create a budget based on a given monthly income, real-world expenses, and personal preferences, including enough savings to meet an identified future savings goal.</p> <p>7.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different households or groups faced with the same alternatives might make different choices.</p> <p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p>9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</p> <p>9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p>	<p>Grade 6 RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>Grade 7 RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>Grade 8 RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Grades 9-10 SL.9-10.1 L.9-10.1 L.9-10.4</p>	<p>Grade 6 6.1.1.3 6.1.3.3 6.1.3.4</p> <p>Grade 7 7.1.2.2</p>
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Reflect on their simulation experience 	<p>6.2.1.1.1 Create a budget based on a given monthly income, real-world expenses, and personal preferences, including enough savings to meet an identified future savings goal.</p> <p>7/8.1.1.1.1 Exhibit civic skills, including participating in civic discussion on issues in the contemporary world, demonstrating respect for the opinions of people or groups who have different perspectives, and reaching consensus.</p> <p>7/8/9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different households, groups, (organizations and/or governments) faced with the same alternatives might make different choices.</p>	<p>Grade 6 RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>Grade 7 RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>Grade 8 RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>Grades 9-10 RI.9-10.1 W.9-10.4 W.9-10.9</p>	<p>Grade 6 6.1.1.3 6.1.3.3 6.1.3.4 6.4.1.2</p> <p>Grade 7 7.1.2.3 7.1.2.4 7.2.2.3 7.4.2.1 7.4.3.3</p> <p>Grade 8 8.2.2.4</p>

JA Finance Park PBL

Unit Description	Minnesota Social Studies Standards	Common Core ELA	Minnesota Math
<p>Unit 1: Income</p> <p>Students recognize the fundamental role of income in their personal finances and the factors that affect income and take-home pay. Through Project-Based Learning (PBL), students understand how the decisions they make about education and careers have an impact on their potential income and quality of life.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Tell the difference between abilities, interests, work preferences, and values ▪ Identify career interests and goals as a way to earn future income ▪ Define taxes and explain their purpose and impact on income ▪ Interpret sources of income (salaries and wages, interest, profit for business owners, etc.) ▪ Calculate NMI (net monthly income) income tax (including state income tax), Social Security, and Medicare 	<p>9.2.3.3.1 Identify the incentives and trade-offs related to a choice made by an individual, household, organization or government; describe the opportunity cost of a choice; and analyze the consequences of a choice (both intended and unintended).</p>	<p>Grades 9-10 RI.9-10.4 W.9-10.1,4 SL.9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI.11/12.4 W.11/12.1,4 SL.11/12.1 L.11/12.1,4</p>	<p>Grades 9-11 9.2.2.1 9.2.2.2 9.4.1.2</p>
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore savings and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of saving a portion of income for future use ▪ Explain short- and long-term saving options ▪ Explain some of the advantages and disadvantages of savings options and investment vehicles ▪ Assess personal risk and risk management 	<p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p>9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</p> <p>9.2.2.2.2 Evaluate investment options using criteria such as risk, return, liquidity and time horizon; evaluate and apply risk-management strategies in investing and insuring decisions</p>	<p>Grades 9-10 RI.9-10.1 W.9-10.1,4,9 SL.9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI.11-12.1 W.11-12.1,4,9 SL.11-12.1 L.11-12.1,4</p>	<p>Grades 9-11 9.2.2.1 9.2.2.2 9.4.3.8</p>

Unit Description	Minnesota Social Studies Standards	Common Core ELA	Minnesota Math
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services; examine the value of credit scores; and interpret the effect of creditworthiness.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Describe the types of financial institutions and the services they provide ▪ Explain debit and credit cards and their uses ▪ Identify the advantages and disadvantages related to credit and debit cards ▪ Give examples of the best ways to build credit ▪ Demonstrate why credit scores are important 	<p>9.2.2.2.3 Evaluate the benefits and costs of credit; describe the “three C’s” of credit (character, capacity and collateral) and explain how these attributes can affect one's ability to borrow, rent, get a job and achieve other financial goals.</p> <p>9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p>	<p>Grades 9-10 SL. 9-10.1,4 L.9-10. 1,4</p> <p>Grades 11-12 SL11-12.1,4 L.11-12.1,4</p>	<p>Grades 9-11 9.2.2.1 9.2.2.2</p>
<p>Unit 4: Budget+</p> <p>This unit provides an opportunity for students to set financial goals, experience budgeting, and compare sample budgets before they are confronted with the financial responsibilities of being an adult. Lessons focus on classifying income and expenses and staying with a plan. In each of the PBL lessons, integration of technology is required. During the final lesson, students explain the value of planning their spending and maintaining a balanced budget.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Categorize spending by needs and wants ▪ Determine which categories belong in a budget ▪ Distinguish between different kinds of budgets ▪ Prepare a budget using goals and income 	<p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p>9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</p> <p>9.2.2.2.4 Explain the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.</p>	<p>Grades 9-10 RI.9-10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12 RI.11-12.1 SL11-12.1 L.11-12.1,4</p>	<p>NA</p>

Unit Description	Minnesota Social Studies Standards	Common Core ELA	Minnesota Math
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the <i>JA Finance Park</i> simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Students then use the knowledge and skills gained from the <i>JA Finance Park</i> lessons to create a portfolio and presentation that answer the following driving question: What do I need to do today to accomplish what I want in the future?</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Create a family budget using hypothetical life situations ▪ Make saving and investment decisions ▪ Demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetimes ▪ Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts ▪ Demonstrate originality and creativity ▪ Build confidence, self-esteem, and teamwork skills 	<p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p>9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</p>	<p>Grades 9-10 RI.9-10.1,4,8 W.9-10.1 W.9-10.4-9 SL.9-10.1 SL.9-10.4-6 L.9-10.1-6</p> <p>Grades 11-12 RI.11-12.1,4,8 W.11-12.1 W.11-12.4-9 SL.11-12.1 SL.11-12.4-6 L.11-12.1-6</p>	<p>Grades 9-11 9.2.2.1 9.2.2.2 9.4.1.2</p>