



# Academic Standards Correlation

## JA Personal Finance

Session Details	Financial Literacy Standards	Common Core ELA	
<p><b>Session One: Earning, Employment, and Income</b></p> <p>Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Define a relationship between educational choices, career prospects, and job satisfaction.</li> <li>▪ Cite evidence to support the relationship between educational choices and earning potential.</li> <li>▪ Recognize that education and training affect lifetime income.</li> </ul>	<p>1.2 Examine the relationship between income and career choice.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.1.4 9-10.RI.6</p> <p>Writing 9-10.W.2.7</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.3 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p><b>Session Two: Budgeting</b></p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize the importance of making and keeping a budget or spending plan.</li> <li>▪ Consider the wide range of expenditures that might make up a monthly budget.</li> </ul>	<p>1.4 Assess the role of budgeting in meeting financial goals.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4 9-10.RI.6</p> <p>Writing 9-10.W.7<sup>ELO</sup></p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7<sup>ELO</sup></p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>

Session Details	Financial Literacy Standards	Common Core ELA	
<p><b>Session Three: Savings</b></p> <p>Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Recognize high-dollar items and unexpected costs that require savings.</li> <li>▪ Review key concepts related to successfully saving money.</li> </ul>	<p>1.5 Assess the impact of interest on borrowing and investing.</p> <p>2.1 Evaluate types of financial institutions and services they provide.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p><b>Session Four: Credit and Debt</b></p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Differentiate between credit and debt.</li> <li>▪ Recognize the factors that affect an individual's credit score and credit history.</li> <li>▪ Recognize the consequences of a low credit score</li> </ul>	<p>3.1 Evaluate the use of credit in effective financial management.</p> <p>3.2 Assess the impact of using credit cards to manage credit.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.3.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2</p> <p>Language 11-12.L.1.1 11-12.L.3.4</p>
<p><b>Session Five: Consumer Protection</b></p> <p>Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>▪ Identify behaviors that may harm their personal finances.</li> <li>▪ Recognize ways to protect their finances.</li> <li>▪ Define credit report. Summarize the rights people have to examine their credit reports.</li> <li>▪ Define identity theft and propose solutions to identity theft.</li> </ul>	<p>2.2 Investigate concepts of credit abuse, fraud, and protection.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4</p> <p>Writing 9-10.W.7<sup>ELO</sup></p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7<sup>ELO</sup></p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>



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Session Details	Instructional Standards	Common Core ELA	
<p><b>Session Six: Smart Shopping</b></p> <p>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Identify the factors necessary for making an informed purchase.</li> <li>Compare and contrast prices and data when making a purchase decision.</li> <li>Calculate savings gained through smart shopping.</li> </ul>	<p>1.4.5 Examine factors that influence consumer spending, demonstrating financially-beneficial shopping strategies.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1</p>
<p><b>Session Seven: Risk Management</b></p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Recognize risk of financial loss as an everyday reality for everyone.</li> <li>Recognize risk management strategies and apply them appropriately.</li> <li>Understand the role of personal responsibility in preventing financial loss.</li> </ul>	<p>4.1 Understand insurance and risk management concepts.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7<sup>ELO</sup></p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1</p>
<p><b>Session Eight: Investing</b></p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p><b>Objectives:</b></p> <p>The students will:</p> <ul style="list-style-type: none"> <li>Understand the role of compound interest in the growth of wealth over time.</li> <li>Recognize that investment options carry different levels of risk and reward.</li> <li>Analyze the risk tolerances for different investment strategies.</li> </ul>	<p>5.1 Explore investment services offered by a variety of institutions.</p> <p>5.2 Evaluate the types of investments available in the marketplace.</p> <p>6.1 Determine financial strategies used to meet long-term financial goals.</p>	<p><b>Grades 9-10</b></p> <p>Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p><b>Grades 11-12</b></p> <p>Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>