



A Correlation: Florida Academic Standards and Junior Achievement Capstone Programs



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Florida BEST ELA Standards
[Florida Employability Standards](#)

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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 Florida Social Studies Framework, Florida Employability Standards, and the Florida B.E.S.T standards for English Language Arts and Math. 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 Finance Park*® will enhance or complement efforts to meet educational standards. Alternate delivery methods, such as student self-guided, cover the same learning objectives for social studies standards and the JA Pathway Competencies. However, the varied implementation models may cause slight variation in English Language Arts and Mathematics correlations.

JA Finance Park lessons address fundamental financial literacy and economic concepts, explore career interests and opportunities, and develop work-readiness skills. The lessons culminate in a hands-on budgeting simulation that includes decisions related to income, expenses, savings, and credit.

The *JA Finance Park* program provides two curriculum levels: Entry Level and Advanced. The Entry Level curriculum is geared towards students who are new to personal finance or have never taken a financial literacy class. The *JA Finance Park* Advanced curriculum is geared towards high school students, and those with some prior knowledge of personal finances, allowing students a peek at their future financial decisions. All curriculum options provide educators a method of delivery that will best meet the needs of their students and culminate with a visit to *JA Finance Park*, a realistic on-site or mobile facility, where students engage with volunteers and put into practice what they've learned by developing a personal budget. *JA Finance Park* simulation is also available virtually in the classroom,

JA Finance Park Entry Level offers three implementations' options:

- Traditional classroom format - educator-led presentation
- Project-Based Learning (PBL) format - structured to include student group and independent work and a culminating project
- Student-self guided format - designed for remote implementation and independent learning

JA Finance Park Advanced offers a teacher-led blended classroom curriculum with a number of optional self-guided extension activities.

JA Finance Park

Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T ELA	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>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>Grade 7</p> <p>SS.7.E.2.1 Explain how federal, state, and local taxes support the economy as a function of the United States government.</p> <p>Financial Literacy</p> <p>SS.8.FL.1.1 Explain that careers are based on working at jobs in the same occupation or profession for many years. Describe the different types of education and training required by various careers.</p> <p>SS.8.FL.1.2 Identify the many decisions people must make over a lifetime about their education, jobs, and careers that affect their incomes and job opportunities.</p> <p>SS.8.FL.1.3 Explain that getting more education and learning new job skills can increase a person’s human capital and productivity.</p> <p>SS.8.FL.1.4 Examine the fact that people with less education and fewer job skills tend to earn lower incomes than people with more education and greater job skills.</p> <p>SS.8.FL.1.5 Examine the fact that investment in education and training generally has a positive rate of return in terms of the income that people earn over a lifetime, with some education or training having a higher rate of return than others.</p>	<p>Communication Skills</p> <ul style="list-style-type: none"> ▪ Communicates verbally ▪ Listens actively ▪ Comprehends written material <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others <p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Takes initiative ▪ Displays positive attitude and sense of self-worth ▪ Takes responsibility for professional growth 	<p>Grade 6</p> <p>ELA.6.R.2.1 ELA.6.R.2.2 ELA.6.R.2.4 ELA.6.C.2.1 ELA.6.V.1.1 ELA.6.C.3.1 ELA.6.V.1.3</p> <p>Grade 7</p> <p>ELA.7.R.2.1 ELA.7.R.2.2 ELA.7.C.2.1 ELA.7.C.3.1 ELA.7.V.1.1 ELA.7.V.1.3</p> <p>Grade 8</p> <p>ELA.8.R.2.1 ELA.8.R.2.2 ELA.8.C.2.1 ELA.8.C.3.1 ELA.8.V.1.1 ELA.8.V.1.3</p>	<p>Grade 6</p> <p>MA.6.NSO.2.3 MA.6.NSO.4.1 MA.6.AR.3.1 MA.6.AR.3.4</p> <p>Grade 7</p> <p>MA.7.NSO.2.2 MA.7.AR.3.1</p>

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Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T ELA	Math
<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>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>Social Studies</p> <p>SS.7.E.1.4 Discuss the function of financial institutions in the development of a market economy.</p> <p>Financial Literacy</p> <p>SS.8.FL.3.1 Explain that banks and other financial institutions loan funds received from depositors to borrowers and that part of the interest received from these loans is used to pay interest to depositors for the use of their money.</p> <p>SS.8.FL.3.2 Explain that, for the saver, an interest rate is the price a financial institution pays for using a saver’s money and is normally expressed as an annual percentage of the amount saved.</p> <p>SS.8.FL.3.4 Explain that, when interest rates increase, people earn more on their savings and their savings grow more quickly.</p> <p>SS.8.FL.3.6 Identify the value of a person’s savings in the future as determined by the amount saved and the interest rate. Explain why the earlier people begin to save, the more savings they will be able to accumulate, all other things equal, as a result of the power of compound interest.</p> <p>SS.8.FL.3.7 Discuss the different reasons that people save money, including large purchases</p> <p>SS.8.FL.5.5 Explain that the rate of return earned from investments will vary according to the amount of risk and, in general, a trade-off exists between the security of an investment and its expected rate of return.</p> <p>SS.8.FL.6.2 Identify insurance as a product that allows people to pay a fee (called a premium) now to transfer the costs of a potential loss to a third party.</p>	<p>Communication Skills</p> <ul style="list-style-type: none"> ▪ Communicates verbally ▪ Listens actively ▪ Comprehends written material <p>Interpersonal Skills</p> <ul style="list-style-type: none"> • Understands teamwork and works with others <p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Takes initiative <p>Applied Academic Skills</p> <ul style="list-style-type: none"> ▪ Uses reading skills ▪ Uses writing skills ▪ Uses mathematical strategies and procedures 	<p>Grade 6</p> <p>ELA.6.R.2.1 ELA.6.R.2.2 ELA.6.R.2.4 ELA.6.C.2.1 ELA.6.V.1.1 ELA.6.C.3.1 ELA.6.V.1.3</p> <p>Grade 7</p> <p>ELA.7.R.2.1 ELA.7.R.2.2 ELA.7.C.2.1 ELA.7.C.3.1 ELA.7.V.1.1 ELA.7.V.1.3</p> <p>Grade 8</p> <p>ELA.8.R.2.1 ELA.8.R.2.2 ELA.8.C.2.1 ELA.8.C.3.1 ELA.8.V.1.1 ELA.8.V.1.3</p>	<p>Grade 6</p> <p>MA.6.NSO.2.3 MA.6.NSO.4.1 MA.6.AR.3.1 MA.6.AR.3.4</p> <p>Grade 7</p> <p>MA.6.AR.3.1 MA.6.AR.3.4 MA.7.AR.3.1</p>

JA Finance Park

Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T ELA	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>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>SS.8.FL.2.3 Describe the variety of payment methods people can use in order to buy goods and services.</p> <p>SS.8.FL.2.4 Examine choosing a payment method, by weighing the costs and benefits of the different payment options.</p> <p>SS.8.FL.4.1 Explain that people who apply for loans are told what the interest rate on the loan will be. An interest rate is the price of using someone else’s money expressed as an annual percentage of the loan principal.</p> <p>SS.8.FL.4.2 Identify a credit card purchase as a loan from the financial institution that issued the card. Explain that credit card interest rates tend to be higher than rates for other loans. In addition, financial institutions may charge significant fees related to a credit card and its use.</p> <p>SS.8.FL.4.3 Examine the fact that borrowers who use credit cards for purchases and who do not pay the full balance when it is due pay much higher costs for their purchases because interest is charged monthly. Explain how a credit card user can avoid interest charges by paying the entire balance within the grace period specified by the financial institution.</p>	<p>Applied Academic Skills</p> <ul style="list-style-type: none"> ▪ Uses reading skills ▪ Uses writing skills ▪ Uses mathematical strategies and procedures <p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money ▪ Manages materials 	<p>Grade 6</p> <p>ELA.6.R.2.1 ELA.6.R.2.2 ELA.6.R.2.4 ELA.6.C.2.1 ELA.6.V.1.1 ELA.6.C.3.1 ELA.6.V.1.3</p> <p>Grade 7</p> <p>ELA.7.R.2.1 ELA.7.R.2.2 ELA.7.C.2.1 ELA.7.C.3.1 ELA.7.V.1.1 ELA.7.V.1.3</p> <p>Grade 8</p> <p>ELA.8.R.2.1 ELA.8.R.2.2 ELA.8.C.2.1 ELA.8.C.3.1 ELA.8.V.1.1 ELA.8.V.1.3</p>	<p>Grade 6</p> <p>MA.6.AR.3.1 MA.6.AR.3.4 MA.6.DP.1.1</p> <p>Grade 7</p> <p>MA.7.NSO.2.3 MA.7.AR.3.1</p>

JA Finance Park

Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T ELA	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>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>Financial Literacy</p> <p>SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.</p> <p>SS.8.FL.2.2 Analyze a source’s incentives in providing information about a good or service, and how a consumer can better assess the quality and usefulness of the information.</p> <p>SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.</p> <p>SS.8.FL.3.7 Discuss the different reasons that people save money, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events. Discuss how people’s tastes and preferences influence their choice of how much to save and for what to save.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems <p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money ▪ Manages materials 	<p>Grade 6</p> <p>ELA.6.R.2.1 ELA.6.R.2.2 ELA.6.R.2.4 ELA.6.C.2.1 ELA.6.V.1.1 ELA.6.C.3.1 ELA.6.V.1.3</p> <p>Grade 7</p> <p>ELA.7.R.2.1 ELA.7.R.2.2 ELA.7.C.2.1 ELA.7.C.3.1 ELA.7.V.1.1 ELA.7.V.1.3</p> <p>Grade 8</p> <p>ELA.8.R.2.1 ELA.8.R.2.2 ELA.8.C.2.1 ELA.8.C.3.1 ELA.8.V.1.1 ELA.8.V.1.3</p>	<p>Grade 6</p> <p>MA.6.AR.3.1 MA.6.AR.3.4 MA.6.DP.1.1</p> <p>Grade 7</p> <p>MA.7.NSO.2.3 MA.7.AR.3.1</p>

JA Finance Park

Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T ELA	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. Following their simulation experience, students participate in a reflective assessment.</p> <p>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>Financial Literacy</p> <p>SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.</p> <p>SS.8.FL.2.3 Describe the variety of payment methods people can use in order to buy goods and services.</p> <p>SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.</p> <p>SS.8.FL.3.2 Explain that, for the saver, an interest rate is the price a financial institution pays for using a saver’s money and is normally expressed as an annual percentage of the amount saved.</p> <p>SS.8.FL.3.7 Discuss the different reasons that people save money, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events. Discuss how people’s tastes and preferences influence their choice of how much to save and for what to save.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems ▪ Resource Management ▪ Manages time ▪ Manages money ▪ Manages materials <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology <p>Systems Thinking</p> <ul style="list-style-type: none"> ▪ Understands and uses systems ▪ Monitors systems ▪ Improves systems 	<p>Grade 6</p> <p>ELA.6.R.2.1 ELA.6.R.2.2 ELA.6.R.2.4 ELA.6.C.1.3 ELA.6.C.2.1 ELA.6.V.1.1 ELA.6.V.1.3</p> <p>Grade 7</p> <p>ELA.7.R.2.1 ELA.7.R.2.2 ELA.7.C.1.3 ELA.7.C.2.1 ELA.7.C.3.1 ELA.7.V.1.1 ELA.7.V.1.3</p> <p>Grade 8</p> <p>ELA.8.R.2.1 ELA.8.R.2.2 ELA.8.C.2.1 ELA.8.C.1.3 ELA.8.C.3.1 ELA.8.V.1.1 ELA.8.V.1.3</p>	<p>Grade 6</p> <p>MA.6.AR.3.1 MA.6.AR.3.4 MA.6.DP.1.1</p> <p>Grade 7</p> <p>MA.7.NSO.2.2 MA.7.NSO.2.3 MA.7.AR.3.1</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T ELA
<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>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>SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.</p> <p>SS.912.FL.1.6 Explain that taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals and that the major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes.</p>	<p>Communication Skills</p> <ul style="list-style-type: none"> ▪ Communicates verbally ▪ Listens actively ▪ Comprehends written material <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others <p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Takes initiative ▪ Displays positive attitude and sense of self-worth ▪ Takes responsibility for professional growth 	<p>Grades 9-10 ELA.9.R.2.1 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.1.4 ELA.9.C.2.1 ELA.9.C.3.1 ELA.9.C.4.1 ELA.9.C.5.1 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12 ELA.12.R.2.1 ELA.12.R.3.2 ELA.12.R.3.4 ELA.12.C.2.1 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</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>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>SS.912.FL.5.10 Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.</p> <p>SS.912.FL.6.1 Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.</p> <p>SS.912.FL.6.3 Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.</p> <p>SS.912.FL.6.6 Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.</p> <p>SS.912.FL.6.7 Compare the purposes of various types of insurance</p>	<p>Communication Skills</p> <ul style="list-style-type: none"> ▪ Communicates verbally ▪ Listens actively ▪ Comprehends written material <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others <p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Takes initiative <p>Applied Academic Skills</p> <ul style="list-style-type: none"> ▪ Uses reading skills ▪ Uses writing skills <p>Uses mathematical strategies and procedures</p>	<p>Grades 9-10 ELA.9.R.2.1 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.1.4 ELA.9.C.2.1 ELA.9.C.3.1 ELA.9.C.4.1 ELA.9.C.5.1 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12 ELA.12.R.2.1 ELA.12.R.3.2 ELA.12.R.3.4 ELA.12.C.2.1 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T ELA
<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>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>SS.912.FL.4.5 Explain that lenders make credit decisions based in part on consumer payment history.</p> <p>SS.912.FL.4.6 Discuss that lenders can pay to receive a borrower’s credit score from a credit bureau and that a credit score is a number based on information in a credit report and assesses a person’s credit risk.</p> <p>SS.912.FL.4.7 Describe that credit reports and scores may be requested and used by employers in hiring decisions, landlords in deciding whether to rent apartments, and insurance companies in charging premiums.</p> <p>SS.912.FL.4.8 Examine the fact that failure to repay a loan has significant consequences for borrowers</p>	<p>Applied Academic Skills</p> <ul style="list-style-type: none"> ▪ Uses reading skills ▪ Uses writing skills ▪ Uses mathematical strategies and procedures <p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money ▪ Manages materials <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others 	<p>Grades 9-10 ELA.9.R.2.1 ELA.9.C.2.1 ELA.9.C.3.1 ELA.9.C.4.1 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12 ELA.12.R.2.1 ELA.12.C.2.1 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</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>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>SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.</p> <p>SS.912.FL.3.1 Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems <p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money ▪ Manages materials <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others 	<p>Grades 9-10 ELA.9.R.2.1 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.1.4 ELA.9.C.2.1 ELA.9.V.1.1 ELA.9.V.1.3 RI .9–10.1 SL. 9-10.1 L.9-10.1,4</p> <p>Grades 11-12 ELA.12.R.2.1 ELA.12.C.2.1 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</p>

JA Finance Park PBL

Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T ELA
<p>Unit 5: Simulation and Debriefing</p> <p>Students participate in the JA Finance Park 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 JA Finance Park 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>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>SS.912.FL.1.1 Discuss that people choose jobs or careers for which they are qualified</p> <p>SS.912.FL.2.1 Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.</p> <p>SS.912.FL.3.1 Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.</p> <p>SS.912.FL.6.1 Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems <p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money ▪ Manages materials <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology <p>Systems Thinking</p> <ul style="list-style-type: none"> ▪ Understands and uses systems ▪ Monitors systems ▪ Improves systems <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Works independently ▪ Demonstrates a willingness to learn ▪ Demonstrates integrity ▪ Demonstrates professionalism ▪ Takes initiative 	<p>Grades 9-10</p> <p>ELA.9.R.2.1 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.1.4 ELA.9.C.2.1 ELA.9.C.3.1 ELA.9.C.4.1 ELA.9.C.5.1 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12</p> <p>ELA.12.R.2.1 ELA.12.C.2.1 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</p>

JA Finance Park Advanced

Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T English Language Arts
<p>Theme 1 Employment and Income</p> <p>Foundation 1 Career Cluster</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>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Examine careers 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>SS.8.FL.1.1 Explain that careers are based on working at jobs in the same occupation or profession for many years. Describe the different types of education and training required by various careers.</p>	<p>Communication Skills</p> <ul style="list-style-type: none"> ▪ Communicates verbally ▪ Listens actively ▪ Comprehends written material <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others <p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Takes initiative ▪ Displays positive attitude and sense of self-worth ▪ Takes responsibility for professional growth <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology <p>Information Use</p> <ul style="list-style-type: none"> ▪ Locates information ▪ Organizes information ▪ Uses information ▪ Analyzes information ▪ Communicates Information 	<p>Grades 9-10 ELA.9.R.2.1 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.1.4 ELA.9.C.3.1 ELA.9.C.4.1 ELA.9.C.5.1 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12 ELA.12.R.2.1 ELA.12.R.3.2 ELA.12.R.3.4 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</p>
<p>Theme 1 Foundation 2 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>Objectives:</p> <p>The 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 (pay stub) that affect net income. ▪ Calculate net monthly income after removing taxes, benefits, and other deductions. 	<p>SS.912.FL.1.4 Explain why wages or salaries vary among workers in different types of jobs and among workers in the same jobs.</p>	<p>Communication Skills</p> <ul style="list-style-type: none"> ▪ Communicates verbally ▪ Listens actively ▪ Comprehends written material <p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Takes initiative ▪ Adapts and shows flexibility ▪ Works independently 	<p>Grades 9-10 ELA.9.R.3.2 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12 ELA.12.R.3.2 ELA.12.V.1.1</p>

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Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T English Language Arts
<p>Theme 2: Employment and Education</p> <p>The Value of Education</p> <p>Students learn about the time commitments, costs and benefits of post-secondary education options. Then they compete to find four occupations from the Occupational Outlook Handbook with the highest return on investment.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Identify the benefits of postsecondary 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. 	<p>SS.8.FL.1.1 Describe the different types of education and training required by various careers.</p> <p>SS.8.FL.1.2 Identify the many decisions people must make over a lifetime about their education, jobs, and careers that affect their incomes and job opportunities.</p> <p>SS.8.FL.1.3 Explain that getting more education and learning new job skills can increase a person’s human capital and productivity.</p> <p>SS.8.FL.1.4 Examine the fact that people with less education and fewer job skills tend to earn lower incomes than people with more education and greater job skills.</p> <p>SS.8.FL.1.5 Examine the fact that investment in education and training generally has a positive rate of return in terms of the income that people earn over a lifetime, with some education or training having a higher rate of return than others.</p> <p>SS.8.FL.1.6 Identify the opportunity costs that education, training, and development of job skills have in the terms of time, effort, and money.</p>	<p>Communication Skills</p> <ul style="list-style-type: none"> ▪ Communicates verbally ▪ Listens actively ▪ Comprehends written material <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others <p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Takes initiative ▪ Displays positive attitude and sense of self-worth ▪ Takes responsibility for professional growth <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions 	<p>Grades 9-10</p> <p>ELA.9.R.2.1 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.1.4 ELA.9.C.3.1 ELA.9.C.4.1 ELA.9.C.5.1 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12</p> <p>ELA.12.R.2.1 ELA.12.R.3.2 ELA.12.R.3.4 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</p>

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Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T English Language Arts
<p>Theme 3: Financial Responsibility and Decision Making</p> <p>Financial Decision Making</p> <p>Students learn a process for making decisions and recognize the responsibilities associated with personal financial decisions.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use rational and considered decision-making steps to select financial goals and priorities. ▪ Explain how decisions made today can impact the future 	<p>SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.</p>	<p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Takes initiative ▪ Displays positive attitude and sense of self-worth ▪ Takes responsibility for professional growth <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions <p>Systems Thinking</p> <ul style="list-style-type: none"> ▪ Understands and uses systems 	<p>Grades 9-10 ELA.9.R.2.1 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.1.4 ELA.9.C.3.1 ELA.9.C.4.1 ELA.9.C.5.1 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12 ELA.12.R.2.1 ELA.12.R.3.2 ELA.12.R.3.4 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</p>
<p>Theme 4: Planning and Money Management</p> <p>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>Objectives:</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>SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems <p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money ▪ Manages materials <p>Interpersonal Skills</p> <p>Understands teamwork and works with others</p>	<p>Grades 9-10 ELA.9.R.3.2 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12 ELA.12.R.3.2 ELA.12.V.1.1</p>

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Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T English Language Arts
<p>Theme 5: Risk Management and Insurance</p> <p>Insurance</p> <p>Students analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p> <p>Objectives:</p> <p>Students will:</p> <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. 	<p>SS.8.FL.6.1 Analyze the fact that personal financial risk exists when unexpected events can damage health, income, property, wealth, or future opportunities.</p> <p>SS.8.FL.6.2 Identify insurance as a product that allows people to pay a fee (called a premium) now to transfer the costs of a potential loss to a third party.</p>	<p>Communication Skills</p> <ul style="list-style-type: none"> ▪ Communicates verbally ▪ Listens actively ▪ Comprehends written material <p>Interpersonal Skills</p> <ul style="list-style-type: none"> • Understands teamwork and works with others <p>Applied Academic Skills</p> <ul style="list-style-type: none"> ▪ Uses reading skills ▪ Uses writing skills <p>Technology Use</p> <p>Understands and uses technology</p>	<p>Grades 9-10</p> <p>ELA.9.R.2.1 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.1.4 ELA.9.C.3.1 ELA.9.C.4.1 ELA.9.C.5.1 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12</p> <p>ELA.12.R.2.1 ELA.12.R.3.2 ELA.12.R.3.4 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</p>
<p>Theme 6: Investing</p> <p>Investing for the Future</p> <p>Students learn about different types of investments and collaborate to build a diversified investment portfolio.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Recognize different investment options. ▪ Compare the benefits and risks of various investment options. ▪ Create a diversified investment portfolio that maximizes profit 	<p>SS.8.FL.5.1 Describe the differences among the different types of financial assets, including a wide variety of financial instruments such as bank deposits, stocks, bonds, and mutual funds.</p> <p>SS.8.FL.5.3 Discuss that when people buy corporate stock, they are purchasing ownership shares in a business ...</p> <p>SS.8.FL.5.5 Explain that the rate of return earned from investments will vary according to the amount of risk and, in general, a trade-off exists between the security of an investment and its expected rate of return.</p>	<p>Communication Skills</p> <ul style="list-style-type: none"> ▪ Communicates verbally ▪ Listens actively ▪ Comprehends written material <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others <p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Takes initiative ▪ Displays positive attitude and sense of self-worth ▪ Takes responsibility for professional growth <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions 	<p>Grades 9-10</p> <p>ELA.9.R.2.1 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.1.4 ELA.9.C.3.1 ELA.9.C.4.1 ELA.9.C.5.1 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12</p> <p>ELA.12.R.2.1 ELA.12.R.3.2 ELA.12.R.3.4 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</p>

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Unit Description	Social Studies Standards	Florida Employability Standards	B.E.S.T English Language Arts
<p>Theme 7: Simulation and Debrief</p> <p>Students participate in the JA Finance Park simulation then 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>Objectives:</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>SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.</p> <p>SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems <p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money ▪ Manages materials <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology <p>Systems Thinking</p> <ul style="list-style-type: none"> ▪ Understands and uses systems ▪ Monitors systems ▪ Improves systems <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Works independently ▪ Demonstrates a willingness to learn ▪ Demonstrates integrity ▪ Demonstrates professionalism ▪ Takes initiative 	<p>Grades 9-10</p> <p>ELA.9.R.2.1 ELA.9.R.3.2 ELA.9.R.3.4 ELA.9.C.1.4 ELA.9.C.3.1 ELA.9.C.4.1 ELA.9.C.5.1 ELA.9.V.1.1 ELA.9.V.1.3</p> <p>Grades 11-12</p> <p>ELA.12.R.2.1 ELA.12.R.3.2 ELA.12.R.3.4 ELA.12.C.3.1 ELA.12.C.4.1 ELA.12.C.5.1 ELA.12.V.1.1</p>

JA Finance Park Advanced Extension Activities

Extension Details	Extension Objectives	Social Studies Standards	Florida Employability Standards
Theme One: Employment and Income			
<p>Entrepreneurial Strengths and Talents</p> <p>Students are introduced to entrepreneurial characteristics and how they help in business. They take a self-assessment and create a plan to improve their entrepreneurial skills.</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. 	<p>SS.8.E.2.1 Analyze contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States economy.</p>	<p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Works independently ▪ Displays positive attitude and sense of self-worth <p>Critical Thinking Skills</p> <p>Plans and organizes</p>
<p>Job Loss</p> <p>Students are introduced to factors that can lead to job loss. They learn which professions are likely to be more affected by specific factors and compare two worker scenarios. Students see how being prepared can help minimize job loss stress and they sketch out a plan to prepare for a possible job loss.</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>SS.8.FL.1.3 Explain that getting more education and learning new job skills can increase a person’s human capital and productivity.</p> <p>SS.8.FL.1.6 Identify the opportunity costs that education, training, and development of job skills have in the terms of time, effort, and money.</p>	<p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Works independently ▪ Demonstrates a willingness to learn ▪ Adapts and shows flexibility ▪ Takes initiative ▪ Takes responsibility for professional growth
<p>My Work Values and Responsibilities</p> <p>Students compare two employees to see the importance of soft skills and strong work ethic, and then they learn why work ethic is important to employers. They are challenged to make ethical decisions in the workplace, and they also draft answers to mock interview questions addressing their work ethic.</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, such as taking excessive sick days, having unexcused absences, or arriving late, have negative consequences. 	<p>SS.8.FL.1.4 Discuss why the productivity of workers is important to businesses.</p>	<p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Works independently ▪ Demonstrates a willingness to learn ▪ Demonstrates integrity ▪ Demonstrates professionalism

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Extension Details	Extension Objectives	Social Studies Standards	Florida Employability Standards
<p>The IRS W-4 Form</p> <p>Students learn about the process of withholding money for taxes on their paychecks. They can use a tax estimator to determine how much income to withhold for taxes, discover where their tax dollars are spent, and are introduced to tax exemptions. Students use the IRS website to locate the W-4 form and answer some specific questions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Explain the purpose of the W-4 form. ▪ Examine the employee sections of the W-4 form 	<p>NA</p>	<p>Systems Thinking</p> <ul style="list-style-type: none"> ▪ Understands and uses systems ▪ Monitors systems ▪ Improves systems <p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money ▪ Manages materials <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology
<p>Theme Two: Employment and Education</p>			
<p>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>SS.8.FL.1.6 Identify the opportunity costs that education, training, and development of job skills have in the terms of time, effort, and money.</p>	<p>Applied Academic Skills</p> <ul style="list-style-type: none"> ▪ Uses reading skills ▪ Uses writing skills ▪ Uses mathematical <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology
<p>Career Decisions</p> <p>Students create a plan based on their interests and talents and learn how to set goals to help them achieve that plan.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Use a process to develop a career plan. ▪ Identify career choices that match interests and abilities ▪ Develop a SMART goal to help achieve a chosen career. 	<p>SS.8.FL.1.2 Identify the many decisions people must make over a lifetime about their education, jobs, and careers that affect their incomes and job opportunities.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems ▪ Reasons ▪ Plans and organizes

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Extension Details	Extension Objectives	Social Studies Standards	Florida Employability Standards
<p>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 	<p>SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p>	<p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Works independently ▪ Displays positive attitude and sense of self-worth
<p>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>SS.8.FL.1.6 Identify the opportunity costs that education, training, and development of job skills have in the terms of time, effort, and money.</p>	<p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Works independently ▪ Displays positive attitude and sense of self-worth <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Plans and organizes
<p>Paying for Postsecondary Education</p> <p>Students explore how to pay for postsecondary 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>SS.8.FL.1.6 Identify the opportunity costs that education, training, and development of job skills have in the terms of time, effort, and money.</p>	<p>Personal Qualities</p> <ul style="list-style-type: none"> ▪ Demonstrates responsibility and self-discipline ▪ Works independently ▪ Displays positive attitude and sense of self-worth <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Plans and organizes <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology

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Extension Details	Extension Objectives	Social Studies Standards	Florida Employability Standards
Theme Three: Financial Responsibility and Decision Making			
<p>Buying Your First Car</p> <p>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>SS.8.FL.2.2 Analyze a source’s incentives in providing information about a good or service, and how a consumer can better assess the quality and usefulness of the information.</p>	<p>Information Use</p> <ul style="list-style-type: none"> ▪ Locates information ▪ Organizes information ▪ Uses information ▪ Analyzes information <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology
<p>Cost of Living</p> <p>Students consider the differences in cost of living and median wage in different areas of the United States.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ▪ Compare cost of living in different states. ▪ Discover the different median wage for different states and occupations. ▪ Make a four-step plan for the future. 	<p>SS.912.FL.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Solves problems <p>Information Use</p> <ul style="list-style-type: none"> ▪ Locates information ▪ Organizes information ▪ Uses information ▪ Analyzes information ▪ Communicates Information
<p>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>SS.8.FL.2.3 Describe the variety of payment methods people can use in order to buy goods and services.</p> <p>SS.8.FL.4.3 Examine the fact that borrowers who use credit cards for purchases and who do not pay the full balance when it is due pay much higher costs for their purchases because interest is charged monthly.</p>	<p>Applied Academic Skills</p> <ul style="list-style-type: none"> ▪ Uses reading skills ▪ Uses writing skills <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Solves problems
<p>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>NA</p>	<p>Applied Academic Skills</p> <ul style="list-style-type: none"> ▪ Uses reading skills ▪ Uses writing skills ▪ Uses mathematical <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology

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<p>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>SS.8.FL.2.4 Examine choosing a payment method, by weighing the costs and benefits of the different payment options.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Plans and organizes
<p>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>SS.912.FL.5.1 Compare the ways that federal, state, and local tax rates vary on different types of investments.</p>	<p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology
<p>Theme Four: Planning and Money Management</p>			
<p>A World Without Cash</p> <p>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>SS.8.FL.2.3 Describe the variety of payment methods people can use in order to buy goods and services.</p> <p>SS.8.FL.2.4 Examine choosing a payment method, by weighing the costs and benefits of the different payment options.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Solves problems <p>Information Use</p> <ul style="list-style-type: none"> ▪ Locates information ▪ Organizes information ▪ Uses information ▪ Analyzes information ▪ Communicates Information <p>Technology Use</p> <ul style="list-style-type: none"> ▪ Understands and uses technology
<p>Extracurricular Expenses</p> <p>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>SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income.</p>	<p>Resource Management</p> <ul style="list-style-type: none"> ▪ Manages time ▪ Manages money

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<p>Unexpected Expenses</p> <p>Students understand the impact of unexpected expenses on their budget and the role of an emergency fund in meeting those expenses.</p>	<p>Students will:</p> <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. Analyze how saving for an emergency fund can impact a monthly budget. 	<p>SS.8.FL.6.1 Analyze the fact that personal financial risk exists when unexpected events can damage health, income, property, wealth, or future opportunities.</p>	<p>Resource Management</p> <ul style="list-style-type: none"> Manages time Manages money <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Solves problems
<p>Theme Five: Risk Management and Insurance</p>			
<p>Auto Insurance</p> <p>Students learn about different types of auto insurance policies and what each cover. 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>SS.8.FL.6.2 Identify insurance as a product that allows people to pay a fee (called a premium) now to transfer the costs of a potential loss to a third party.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Solves problems <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information Uses information Analyzes information Communicates Information
<p>Mortgages</p> <p>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>SS.8.FL.3.3 Discuss that interest rates paid on savings and charged on loans, like all prices, are determined in a market.</p> <p>SS.8.FL.3.5 Identify principal as the initial amount of money upon which interest is paid.</p>	<p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Solves problems <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information Uses information
<p>Theme 6: Investing</p>			
<p>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>SS.8.FL.5.3 Discuss that when people buy corporate stock, they are purchasing ownership shares in a business that if the business is profitable, they will expect to receive income in the form of dividends and/or from the increase in the stock's value,</p>	<p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Solves problems

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<p>Investing for Retirement</p> <p>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>SS.8.FL.5.4 Explain that the price of a financial asset is determined by the interaction of buyers and sellers in a financial market.</p> <p>SS.8.FL.5.5 Explain that the rate of return earned from investments will vary according to the amount of risk and, in general, a trade-off exists between the security of an investment and its expected rate of return.</p>	<p>Applied Academic Skills</p> <ul style="list-style-type: none"> ▪ Uses reading skills ▪ Uses writing skills <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Solves problems