

A Correlation: Florida Academic Standards and Junior Achievement Capstone Programs



Updated **October 2023**

Florida BEST ELA Standards
[Florida BEST Math Standards](#)
[Florida Employability Standards](#)
[Florida Social Studies Standards 2023](#)
[National Council for the Social Studies C3](#)

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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, and Employability Standards. 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. 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 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 Adventures is an alternative (or supplement) to the simulated community experience when students do not have access to a facility. It provides the same great social studies, work readiness, entrepreneurship, and financial literacy concepts in an online self-guided format. *JA BizTown Adventures* can be easily used in remote implementation and independent study when combined with the student self-guided implementation of the *JA BizTown* curriculum.

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 either at a facility or virtually, 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 BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. English Language Arts Math | |
|---|---|--|---|-----------|
| <p>(Optional) Pre-Program Self-Guided Session JA BizTown Primer</p> <p>The Primer provides students with background information about the founding of the United States and the basic structure of the federal government. It can be used prior to beginning JA BizTown curriculum or in conjunction with the curriculum.</p> <p>Students will:</p> <ul style="list-style-type: none"> Discover key documents such as the Declaration of Independence and the U.S. Constitution and a brief history of their development. Learn civics fundamentals and terms. | <p>SS.4.CG.3.1 Explain the structure and functions of the legislative, executive and judicial branches of government [in Florida.]</p> <p>SS.5.E.1.2 Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics.</p> <p>SS.5.CG.1.1 Recognize that the Declaration of Independence affirms that every U.S. citizen has certain unalienable rights.</p> <p>SS.5.CG.1.2 Explain how and why the U.S. government was created by the U.S. Constitution.</p> <p>SS.5.CG.1.4 Describe the history, meaning and significance of the Bill of Rights.</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline Works independently Demonstrates a willingness to learn | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. English Language Arts Math | |
|--|---|---|---|-----------|
| Unit 1: Financial Literacy | | | | |
| <p>Session 1: Financial Services</p> <p>Instruction: Economy and Financial Institutions</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Describe financial institutions as the center of JA BizTown’s economy. Define private property and its importance in our economy. | <p>C3: D2.Civ.4.3-5</p> <p>C3: D2.Eco.5.3-5</p> <p>SS.4.FL.3.3 Identify ways that people can choose to save money in many places—for example, at home in a piggy bank or at a commercial bank, credit union, or savings and loan.</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Exercises leadership Respects individual differences | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Session 1: Financial Services</p> <p>Activity: Financial Services Scavenger Hunt</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. | <p>C3: D2.Eco.5.3-5</p> <p>SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.</p> | <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Exercises leadership Respects individual differences | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Session 1: Financial Services</p> <p>Activity: Bank Account Application</p> <ul style="list-style-type: none"> Recognize the purpose for, and demonstrate how to complete, a bank account application. Identify common terms associated with banking and financial institutions. Define private property and its importance in our economy. | <p>C3: D2.Eco.5.3-5</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. | |
|--|---|---|--|--|
| | | | English Language Arts | Math |
| (Optional) Application 1: Banking Bingo <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions | C3: D2.Eco.5.3-5 | Applied Academic Skills <ul style="list-style-type: none"> Uses reading skills Uses writing skills Uses mathematical strategies and procedures | Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1 | NA |
| (Optional) Application 2: Choosing a Financial Institution <ul style="list-style-type: none"> Identify services offered by financial institutions. Identify common terms associated with banking and financial institutions. | C3: D2. Eco.9.3-5 SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings. | Personal Qualities <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline Works independently Demonstrates a willingness to learn | Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1 | NA |
| (Optional) Extension 1: Bank Teller Computations <ul style="list-style-type: none"> Identify common terms associated with banking and financial institutions. | NA | Applied Academic Skills <ul style="list-style-type: none"> Uses mathematical strategies and procedures | NA | Grade 4 MA.4.NSO.1.1 MA.4.NSO.2.2 MA.4.NSO.2.5 MA.4.NSO.2.7 MA.4.AR.1.1 MA.4.M.2.2 Grade 5 MA.5.NSO.2.4 MA.5.NSO.2.5 MA.5.AR.1.1 MA.5.M.2.1 |
| (Optional) Extension 2: Private Property <ul style="list-style-type: none"> Define private property and its importance in our economy. | C3: D2.Civ.4.3-5 C3: D2.Eco.9.3-5 | Applied Academic Skills <ul style="list-style-type: none"> Uses reading skills Uses writing skills Information Use <ul style="list-style-type: none"> Locates information Organizes information | Grade 5 ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1 | NA |

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| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. English Language Arts Math | |
|---|---|--|---|---|
| <p>Session 2: Earn, Save, and Spend</p> <p>Instruction: Depositing Paychecks</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. State how the U.S. Constitution provides the right to keep private property. | <p>C3: D2.Civ.4.3-5</p> <p>C3: D2.Eco.5.3-5</p> <p>SS.4.FL.1.3 Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid.</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline | <p>4 Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Session 2: Earn, Save, and Spend</p> <p>Activity: Endorsing Paychecks and Depositing Checks</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. | <p>C3: D2.Civ.4.3-5</p> <p>C3: D2.Eco.5.3-5</p> <p>SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.</p> | <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2</p> <p>MA.5.NSO.2.3</p> <p>MA.5.M.2.1</p> |
| <p>Session 2: Earn, Save, and Spend</p> <p>Activity: Saving and Spending Game</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account. | <p>SS.4.FL.2.1 Explain that economic wants are desires that can be satisfied by consuming a good, a service, or a leisure activity.</p> <p>SS.4.FL.2.2 Explain that people make choices about what goods and services they buy because they can't have everything they want. This requires individuals to prioritize their wants.</p> <p>SS.4.FL.2.3 Identify some of the ways that people spend a portion of their income on goods and services in order to increase their personal satisfaction or happiness.</p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> | <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses mathematical strategies and procedures <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline Works independently | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2</p> <p>MA.5.NSO.2.3</p> <p>MA.5.M.2.1</p> |

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|---|---|--|--|---|
| <p>Session 2: Earn, Save, and Spend (Optional): Application 1: Transaction Actions</p> <ul style="list-style-type: none"> Demonstrate how to complete a deposit and record it in a money tracker. Recognize the need to make responsible choices regarding your money. | <p>C3: D2.Eco.5.3-5</p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> <p>SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.</p> | <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses mathematical strategies and procedures | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1</p> |
| <p>Session 2: Earn, Save, and Spend (Optional) Application 2: Direct Deposit</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate how to complete a deposit and record it in a money tracker. | <p>C3: D2.Eco.5.3-5</p> | <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2 MA.5.NSO.2.3</p> |
| <p>Session 2: Earn, Save, and Spend (Optional) Extension 1: Gordon’s Bounced Check</p> <ul style="list-style-type: none"> Describe the consequences of insufficient funds. Demonstrate how to complete a deposit and record it in a money tracker. | <p>C3: D2.Eco.2.3-5</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills Uses mathematical strategies and procedures | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1</p> |
| <p>Session 2: Earn, Save, and Spend (Optional) Extension 2: Using Deposit Tickets</p> <ul style="list-style-type: none"> Express the purpose of a paycheck. Demonstrate the ability to endorse a paycheck. | <p>C3: D2.Eco.5.3-5</p> | <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information <p>Personal Qualities</p> <ul style="list-style-type: none"> Works independently Demonstrates a willingness to learn | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1</p> |

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|--|---|---|--|---|
| <p>Session 3: Banks and Saving</p> <p>Warm-Up: Doors of Opportunity</p> <ul style="list-style-type: none"> Describe the reasons why someone should save | <p>C3: D2.Eco.1.3-5</p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Exercises leadership Respects individual differences | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Session 3: Banks and Saving</p> <p>Instruction: Checking Accounts vs. Savings Accounts and the Rule of Law</p> <ul style="list-style-type: none"> Make and record electronic payments. Recognize how the rule of law and right to own private property allow people to save. | <p>C3: D2.Eco.1.3-5</p> <p>SS.4.FL.3.1 Identify ways that income is saved, spent on goods and services, or used to pay taxes.</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills Uses mathematical strategies and procedures | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.M.2.1</p> |
| <p>Session 3: Banks and Saving</p> <p>Activity: Why Go to the Bank?</p> <ul style="list-style-type: none"> Identify services offered by financial institutions. | <p>SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.</p> <p>SS.4.FL.3.5 Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Exercises leadership Respects individual differences <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2 MA.5.NSO.2.3</p> |
| <p>Session 3: Banks and Saving</p> <p>(Optional) Application 1: Damian’s Shopping Day</p> <ul style="list-style-type: none"> Make and record electronic payments. | <p>SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills Uses mathematical strategies and procedures | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1</p> |

JA BizTown

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|---|--|--|--|-------------------|
| <p>Session 3: Banks and Saving (Optional) Application 2: Savings Plan, Inquiry-Based Lesson</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. | <p>C3: D2.Eco.2.3-5</p> <p>SS.4.FL.3.2 Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.</p> <p>SS.4.FL.3.4 Identify savings goals people set as incentives to save. One savings goal might be to buy goods and services in the future.</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills Uses mathematical strategies and procedures <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.M.2.1</p> |
| <p>Session 3: Banks and Saving (Optional) Extension 1: A Million Dollars or Double the Pennies?</p> <ul style="list-style-type: none"> Explain how money grows in a savings account. | <p>SS.4.FL.5.1 Explain that after people have saved some of their income, they must decide how to invest their savings so that it can grow over time.</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates a willingness to learn | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.M.2.1</p> |
| <p>Session 3: Banks and Saving (Optional) Extension 2: Compound Interest</p> <ul style="list-style-type: none"> State the benefit of an interest-earning savings account. Explain how money grows in a savings account | <p>C3: D2.Eco.2.3-5</p> <p>SS.4.FL.1.4 People can earn interest income from letting other people borrow their money. Explain why banks and financial institutions pay people interest when they deposit their money at those institutions.</p> <p>SS.4.FL.4.1 Discuss that interest is the price the borrower pays for using someone else's money.</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills Uses mathematical strategies and procedures <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.M.2.1</p> |
| <p>Session 4: Types of Payments Warm-Up: Stand Up or Sit Down</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments. | <p>C3: D2.Eco.1.3-5</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>NA</p> |

JA BizTown

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|---|---|--|---|---|
| <p>Session 4: Types of Payments</p> <p>Instruction: Comparing Payments</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments. Explain how money changes hands when a payment occurs. Recognize the impact of scarcity and the need to make responsible choices regarding your money. | <p>C3: D2.Civ.8.3-5</p> <p>C3: D2.Eco.1.3-5</p> <p>C3: D2.Eco.5.3-5</p> <p>SS.4.FL.4.1 Discuss that interest is the price the borrower pays for using someone else’s money.</p> | <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 Uses mathematical strategies and procedures | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2</p> <p>MA.5.NSO.2.3</p> |
| <p>Session 4: Types of Payments</p> <p>Activity: Pros and Cons Chart</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards and credit cards, and other forms of electronic payments. Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. Demonstrate how to make an electronic payment. | <p>C3: D2.Civ.8.3-5</p> <p>C3: D2.Civ.9.3-5</p> <p>C3: D2.Eco.1.3-5</p> <p>C3: D2.Eco.5.3-5</p> <p>SS.4.FL.4.1 Discuss that interest is the price the borrower pays for using someone else’s money.</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills Uses mathematical strategies and procedures <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2</p> <p>MA.5.NSO.2.3</p> |
| <p>Session 4: Types of Payments</p> <p>Activity: Card Payment Game</p> <ul style="list-style-type: none"> Explore the differences between cash, checks, debit cards, and credit cards and other forms of electronic payments. Explain how money changes hands when a payment occurs. | <p>C3: D2.Civ.9.3-5</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Exercises leadership Respects individual differences | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA NA</p> |
| <p>Session 4: Types of Payments</p> <p>(Optional) Application 1: Let’s Go to the Bank</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. Demonstrate use of a money tracker to record a purchase. | <p>C3: D2.Eco.5.3-5</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills Uses mathematical strategies and procedures | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2</p> <p>MA.5.NSO.2.3</p> <p>MA.5.M.2.1</p> |

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| <p>Session 4: Types of Payments</p> <p>(Optional) Application 2: The Debit Card Transaction</p> <ul style="list-style-type: none"> Explain how money changes hands when a payment occurs. | C3: D2.Eco.5.3-5 | <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | NA |
| <p>Session 4: Types of Payments</p> <p>(Optional) Extension 1: Interest in Your Favor</p> <ul style="list-style-type: none"> Recognize the impact of scarcity and the need to make responsible choices regarding your money. | SS.4.FL.1.4 People can earn interest income from letting other people borrow their money. Explain why banks and financial institutions pay people interest when they deposit their money at those institutions. | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills Uses mathematical strategies and procedures <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | MA.5.M.2.1 |
| <p>Session 4: Types of Payments</p> <p>(Optional) Extension 2: Personal Checks</p> <ul style="list-style-type: none"> Demonstrate use of a money tracker to record a purchase. | NA | <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.M.2.1 |

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| Unit 2: Community and Economy | | | | |
| <p>Unit 2: Session 1: Citizenship</p> <p>Instruction: Introduction to Responsible Citizenship</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. | <p>C3: D2.Civ.2.3-5</p> <p>C3: D2.Civ.4.3-5</p> <p>C3: D2.Civ.8.3-5</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline Demonstrates a willingness to learn Demonstrates integrity | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 1: Citizenship</p> <p>Activity: Responsibility of Taxes</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Identify the role of government in community. Explain the relationship between taxes and responsible citizenship. | <p>C3: D2.Civ.2.3-5</p> <p>C3: D2.Civ.4.3-5</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 1: Citizenship</p> <p>Activity: JA BizTown Citizen Contract</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. | <p>C3: D2.Civ.2.3-5</p> <p>C3: D2.Civ.4.3-5</p> <p>C3: D2.Civ.8.3-5</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Respects individual differences | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Application 1: Benjamin Franklin’s List of Virtues</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. | <p>C3: D2.Civ.4.3-5</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline Demonstrates a willingness to learn Demonstrates integrity | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |

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| <p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Application 2: I Am a Citizen – Circles of Citizenship</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. Define philanthropy. | <p>C3: D2.Civ.4.3-5</p> <p>C3: D2.Civ.7.3-5</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Extension 1: My Impact Challenge</p> <ul style="list-style-type: none"> Identify the role of government in community. Identify the rights and responsibilities of citizenship. | <p>C3: D2.Civ.4.3-5</p> <p>SS.5.CG.2.4 Evaluate the importance of civic duties and responsibilities to the preservation of the United States’ constitutional republic.</p> <p>SS.4.CG.2.1 Identify and describe how citizens work with local and state governments to solve problems.</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 1: Citizenship</p> <p>(Optional) Extension 2: iCivics Game</p> <ul style="list-style-type: none"> Identify the rights and responsibilities of citizenship. | <p>C3: D2.Civ.2.3-5</p> <p>SS.4.CG.2.1 Identify and describe how citizens work with local and state governments to solve problems.</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>Warm-Up: Products</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). | <p>C3: D2.Eco.3.3-5</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively | <p>Grade 5</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |

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| <p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>Instruction: Introduction to Economy</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary | <p>C3: D2.Eco.3.3-5</p> <p>SS.5.E.1.2 Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics.</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>Activity: Lemonade Stand Game</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Demonstrate the circular flow of an economy. | <p>C3: D2.Civ.4.3-5</p> <p>C3: D2.Eco.5.3-5</p> <p>C3: D2.Eco.3.3-5</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 | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2 MA.5.NSO.2.3</p> |
| <p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>Wrap-Up</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. | <p>C3: D2.Eco.3.3-5</p> | <p>Systems Thinking</p> <ul style="list-style-type: none"> Understands and uses systems | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>NA</p> |

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| <p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Application 1: Circular Flow Game</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. | <p>C3: D2.Eco.3.3-5</p> <p>SS.5.E.1.2 Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics.</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 | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Application 2: My Business</p> <ul style="list-style-type: none"> Identify and distinguish among goods, services, and resources (human, natural, and capital). Demonstrate the circular flow of an economy. | <p>C3: D2.Eco.3.3-5</p> <p>C3: D2.Eco.4.3-5</p> <p>SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs</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 | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Extension 1: The Fishpond Problem</p> <ul style="list-style-type: none"> Describe how government impacts the circular flow. Explain why government involvement in the economy is sometimes necessary. | <p>C3 D2.Eco.1.3-5</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively Makes sound decisions Solves problems Reasons | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |

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| <p>Unit 2: Session 2: Circular Flow of an Economy</p> <p>(Optional) Extension 2: Government Steps In</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. | C3 D2.Civ.13.3-5 | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively Makes sound decisions Solves problems Reasons | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | NA |
| <p>Unit 2: Session 3: Free Enterprise</p> <p>Warm-Up: What to Produce</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). | C3: D2.Eco.4.3-5 | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | NA |
| <p>Unit 2: Session 3: Free Enterprise</p> <p>Activity: Becoming Producers</p> <ul style="list-style-type: none"> Identify the function of businesses in producing goods and services. Identify the three basic economic questions (what, how, and for whom to produce). Define scarcity, and explain ways to resolve scarcity. Compare free enterprise with other types of economies. | C3: D2.Eco.4.3-5 SS.5.E.1.2 Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics. | <p>Systems Thinking</p> <ul style="list-style-type: none"> Understands and uses systems <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Exercises leadership Respects individual differences | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | NA |

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| <p>Unit 2: Session 3: Free Enterprise</p> <p>Wrap Up: Different Types of Economies</p> <ul style="list-style-type: none"> Compare free enterprise with other types of economies. | NA | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | NA |
| <p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Application 1:</p> <p>What are Our Economic Freedoms? What is Free Enterprise?</p> <ul style="list-style-type: none"> List and describe the Economic Freedoms we enjoy in our country. | C3: D2.Civ.5.3-5 | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | NA |
| <p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Application 2:</p> <p>Economic Freedoms Poster</p> <ul style="list-style-type: none"> Illustrate the Economic Freedoms we enjoy in our country. | NA | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | NA |

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| <p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Extension 1: Family Resources-Do You Have Enough</p> <ul style="list-style-type: none"> Define scarcity, and explain ways to resolve scarcity. | <p>C3: D2.Eco.1.3-5</p> <p>SS.4.FL.2.4 Discuss that whenever people buy something, they incur an opportunity cost. Opportunity cost is the value of the next best alternative that is given up when a person makes a choice.</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Exercises leadership Respects individual differences | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 3: Free Enterprise</p> <p>(Optional) Extension 2: Economic Systems- Comparing Economies</p> <ul style="list-style-type: none"> Explain why government involvement in the economy is sometimes necessary. Compare free enterprise with other types of economies Create posters which demonstrate different economic systems | <p>C3: D2.Civ.5.3-5</p> <p>SS.5.E.1.2 Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics.</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>Warm-Up: Pick a Peck of Pencils</p> <ul style="list-style-type: none"> Differentiate between public goods and services and private goods and services. | <p>C3: D2.Eco.12.3-5</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self discipline Demonstrates a willingness to learn | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.V.1.1</p> | <p>NA</p> |

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| <p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>Activity: Government in an Economy</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Identify or explain why philanthropy is important in a community. | <p>C3: D2.Eco.12.3-5</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>Activity: Public Goods</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. | <p>C3: D2.Civics.4.3-5 C3: D2.Eco.12.3-5 SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>Activity: Paying Taxes</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Define gross pay and net pay. • Calculate tax by multiplying with decimals | <p>C3: D2.Civ.2.3-5 C3: D2.Civ.7.3-5 C3: D2.Eco.12.3-5 SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.</p> | <p>Systems Thinking</p> <ul style="list-style-type: none"> ▪ Understands and uses systems | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.NSO.2.4 MA.5.NSO.2.5 MA.5.AR.1.1 MA.5.M.2.1</p> |

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| <p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Application 1: Comparing Goods and Services</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Differentiate between public goods and services and private goods and services. | <p>C3: D2.Eco.12.3-5</p> <p>SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>NA</p> |
| <p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Application 2: Calculating Sales Tax</p> <ul style="list-style-type: none"> • Explain why people pay taxes. • Calculate tax by multiplying with decimals. | <p>C3: D2.Eco.12.3-5</p> <p>SS.4.FL.1.8 Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems ▪ Reasons | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>MA.5.NSO.1.2 MA.5.NSO.2.3 MA.5.NSO.2.4 MA.5.NSO.2.5 MA.5.M.2.1</p> |
| <p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Extension 1: Philanthropy</p> <ul style="list-style-type: none"> • State examples of philanthropy. • Identify or explain why philanthropy is important in a community. | <p>NA</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Understands teamwork and works with others ▪ Exercises leadership ▪ Respects individual differences | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | <p>NA</p> |

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| <p>Unit 2: Session 4: Where Does Your Money Go?</p> <p>(Optional) Extension 2: Be a Philanthropist</p> <ul style="list-style-type: none"> State examples of philanthropy. Identify or explain why philanthropy is important in a community. | NA | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively Makes sound decisions Solves problem Reasons | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | NA |
| Unit 3: Work and Career Readiness | | | | |
| <p>Unit 3: Work and Career Readiness</p> <p>Session 1: Interests and Skills</p> <p>Warm-Up: Skills and Interests</p> <ul style="list-style-type: none"> Identify personal interests and skills. | <p>Grade 4</p> <p>SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.</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>Grade 5</p> <p>ELA.5.C.3.1 ELA.5.V.1.1</p> | NA |
| <p>Unit 3: Session 1: Interests and Skills</p> <p>Instruction: Skills and Interests Survey</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning. Distinguish the differences among the four primary career types: people, ideas, data, and things. | <p>Grade 4</p> <p>SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.</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>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.V.1.1</p> | NA |

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| <p>Unit 3: Session 1: Interests and Skills</p> <p>Activity: STEM Career Match</p> <ul style="list-style-type: none"> Distinguish the differences among the four primary career types: people, ideas, data, and things. Categorize STEM careers into different types. | <p>C3: D2.Eco.6.3-5</p> <p>SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively Reasons | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 1: Interests and Skills</p> <p>Activity: Investing in Yourself- The Right to an Education</p> <ul style="list-style-type: none"> Discuss how investing in human capital increases an employee’s worth to a business Reflect on the contributions of three education advocates | <p>SS.4.AA.1.1 Identify African American community leaders who made positive contributions [in the state of Florida]</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively Comprehends written material | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 1: Interests and Skills</p> <p>Activity: Job Application</p> <ul style="list-style-type: none"> Distinguish the differences among the four primary career types: people, ideas, data, and things. | <p>SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Thinks critically Thinks creatively Reasons | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 1: Interests and Skills</p> <p>(Optional) Application 1: My Career Interests</p> <ul style="list-style-type: none"> Identify their interests and skills. Explain the relevance of interests and skills to career exploration and planning | <p>SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.</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>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively Comprehends written material | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |

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| <p>Unit 3: Session 1: Interests and Skills</p> <p>(Optional) Application 2: Education Pays Off</p> <ul style="list-style-type: none"> Compare and graph earnings based on education level. | <p>C3: D2.Eco.6.3-5</p> <p>SS.4.FL.1.3 Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid.</p> | <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information Uses information | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>MA.5.DP.1.1 MA.5.DP.1.2</p> |
| <p>Unit 3: Session 1: Interests and Skills</p> <p>(Optional) Extension 1: Writing a Resume</p> <ul style="list-style-type: none"> Explain the relevance of interests and skills to career exploration and planning. | <p>C3: D2.Civ.6.3-5</p> <p>SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job.</p> <p>Explain why employers are willing to pay people to do their work.</p> | <p>Information Use</p> <ul style="list-style-type: none"> Locates information Organizes information Uses information | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 1: Interests and Skills</p> <p>(Optional) Extension 2: Career STEM Lesson</p> <ul style="list-style-type: none"> Categorize STEM careers into different types. Create customer solutions using STEM skills | <p>C3: D2.Civ.10.3-5</p> <p>SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Makes sound decisions Solves problems Reasons Plans and organizes <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |

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| <p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>Warm-Up: Two Experiences</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. | <p>C3: D2.Civ.6.3-5</p> <p>SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Responds to customer needs Exercises leadership | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>Instruction: Workplace Behaviors</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. Define resume, job interview, and applicant. | <p>C3: D2.Civ.6.3-5</p> <p>SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Responds to customer needs Exercises leadership | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>Activity: Speed Interviews</p> <ul style="list-style-type: none"> Model appropriate business greetings. Demonstrate proper interview skills. Define resume, job interview, and applicant. | <p>SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively <p>Resource Management</p> <ul style="list-style-type: none"> Manages time | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |

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| <p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>Activity: Appropriate Workplace Behaviors</p> <ul style="list-style-type: none"> Model appropriate business greetings. Contribute to group success by demonstrating appropriate workplace behaviors. Distinguish the difference between technical and soft skills. | <p>C3: D2.Civ.6.3-5</p> <p>SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively <p>Resource Management</p> <ul style="list-style-type: none"> Manages time | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>(Optional) Application 1: Job Interviews</p> <ul style="list-style-type: none"> Model appropriate business greetings. Contribute to group success by demonstrating appropriate workplace behaviors. Demonstrate proper interview skills. Define resume, job interview, and applicant. | <p>NA</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Responds to customer needs | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>(Optional) Application 2: Customer Service</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. | <p>C3: D2.Civ.6.3-5</p> <p>SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Responds to customer needs <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |

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| <p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>(Optional) Extension 1: Teamwork: Build a Robot</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. | <p>C3: D2.Civ.6.3-5</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Responds to customer needs <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Solves problems Reasons Plans and organizes | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>MA.5.GR.1.1</p> |
| <p>Unit 3: Session 2: Job Skills and Behaviors</p> <p>(Optional) Extension 2: Soft Skills</p> <ul style="list-style-type: none"> Contribute to group success by demonstrating appropriate workplace behaviors. | <p>C3: D2.Civ.6.3-5</p> <p>SS.4.FL.1.2 People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively Observes carefully | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3 Session 3: Elections, Yesterday and Today</p> <p>Warm-Up: Voting for a Change</p> <ul style="list-style-type: none"> Describe how groups make changes. | <p>C3: D2.Civ.2.3-5</p> <p>C3: D2.Civ.7.3-5</p> <p>C3: D2.Civ.11.3-5</p> <p>SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | <p>Grade 5 ELA.5.R.3.2 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |

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| <p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>Instruction: Forms of Government</p> <ul style="list-style-type: none"> Describe how groups make changes. Describe the importance of elections in a representative democracy. | <p>C3: D2.Civ.1.3-5</p> <p>C3: D2.Civ.4.3-5</p> <p>C3: D2.Civ.5.3-5</p> <p>C3: D2.Civ.13.3-5</p> <p>SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation.</p> <p>SS.5.CG.1.3 Discuss arguments for adopting a representative form of government.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | <p>Grade 5</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>Activity: Running an Election</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Identify the steps of the election process. Explain the importance of being an informed voter. | <p>C3: D2.Civ.2.3-5</p> <p>SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation.</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline Works independently Demonstrates integrity <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively Comprehends written material | <p>Grade 5</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>(Optional) Application 1: Who Gets My Vote?</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. Explain the importance of being an informed voter. | <p>C3: D2.Civ.2.3-5</p> <p>SS.4.CG.2.1 Identify and describe how citizens work with local and state governments to solve problems.</p> <p>SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation.</p> <p>SS.5.CG.1.3 Discuss arguments for adopting a representative form of government.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively Comprehends written material <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Makes sound decisions Reasons | <p>Grade 5</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>NA</p> |

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| <p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>(Optional) Application 2: Do You Have an Issue?</p> <ul style="list-style-type: none"> Describe how groups make changes. Explain the importance of being an informed voter. | <p>C3: D2.Civ.2.3-5</p> <p>SS.4.CG.2.1 Identify and describe how citizens work with local and state governments to solve problems.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively Comprehends written material <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Makes sound decisions Reasons | <p>Grade 5</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>(Optional) Extension 1: Voting Rights Timeline</p> <ul style="list-style-type: none"> Describe the importance of elections in a representative democracy. | <p>C3: D2.Civ.3.3-5</p> <p>C3: D2.Civ.12.3-5</p> <p>C3: D2.Civ.14.3-5</p> <p>SS.4.A.9.1 Utilize timelines to sequence key events [in Florida history.]</p> <p>SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation.</p> | <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 | <p>Grade 5</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 3: Session 3: Elections, Yesterday and Today</p> <p>(Optional) Extension 2: JA My Way</p> <ul style="list-style-type: none"> Explore careers and career paths Create a draft resume or business plan | <p>SS.4.FL.1.1 People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.</p> | <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 | <p>Grade 5</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>NA</p> |

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| Unit 4 Business Management | | | | |
| <p>Unit 4: Business Management</p> <p>Session 1: Business Costs</p> <p>Warm-Up: My Favorite Store</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. | C3: D2.Civ.6.3-5 | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | NA | NA |
| <p>Unit 4: Session 1: Business Costs</p> <p>Instruction: Quality Businesses</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. | C3: D2.Civ.6.3-5 | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3 | NA |
| <p>Unit 4: Session 1: Business Costs</p> <p>Activity: Calculating Business Costs</p> <ul style="list-style-type: none"> Calculate business expenses. Describe costs associated with operating a business. | C3: D2.Eco.3-5 SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs | <p>Resource Management</p> <ul style="list-style-type: none"> Manages time Manages money Manages materials <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses mathematical strategies and procedures | NA | MA.5.M.2.1 |
| <p>Unit 4: Session 1: Business Costs</p> <p>(Optional) Application 1: Business Budget</p> <ul style="list-style-type: none"> Describe costs associated with operating a business. Calculate business expenses. | SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs SS.4.FL.2.7 Planning for spending can help people make informed choices. Develop a budget plan for spending, saving, and managing income. | <p>Resource Management</p> <ul style="list-style-type: none"> Manages time Manages money Manages materials <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses mathematical strategies and procedures | Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3 | MA.5.M.2.1 |

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| <p>Unit 4: Session 1: Business Costs</p> <p>(Optional) Application 2: Quality Task Committee</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. | C3: D2.Civ.6.3-5 | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Reasons Plans and organizes <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3 | NA |
| <p>Unit 4: Session 1: Business Costs</p> <p>(Optional) Extension 1: Personal Budget</p> <ul style="list-style-type: none"> Describe the importance of keeping track of personal expenses. | SS.4.FL.2.7 Planning for spending can help people make informed choices. Develop a budget plan for spending, saving, and managing income. | <p>Resource Management</p> <ul style="list-style-type: none"> Manages time Manages money Manages materials <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses mathematical strategies and procedures | Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3 | MA.5.M.2.1 |
| <p>Unit 4: Session 1: Business Costs</p> <p>(Optional) Extension 2: BizBriefs</p> <ul style="list-style-type: none"> Use descriptive language to describe what makes a quality business. | NA | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Reasons Plans and organizes <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3 | NA |
| <p>Unit 4. Session 2: Setting Prices</p> <p>Warm-Up: The Price Is Right</p> <ul style="list-style-type: none"> Describe factors that affect selling price. | C3: D1.1.3-5 SS.4.FL.2.6 Predict how people’s spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure. | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | NA | NA |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. English Language Arts Math | |
|---|--|---|--|-------------------|
| <p>Unit 4: Session 2: Setting Prices</p> <p>Instruction: Price, Profit, and Revenue</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>C3: D2.Eco.7.3-5</p> <p>C3: D2.Eco.8.3-5</p> <p>SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.</p> <p>SS.4.FL.2.6 Predict how people’s spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure.</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Reasons Plans and organizes <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.2.2</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.1.3</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>MA.5.M.2.1</p> |
| <p>Unit 4: Session 2: Setting Prices</p> <p>Activity: Price Setting – JA Lemonade Stand Level 2</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>C3: D2.Eco.7.3-5</p> <p>C3: D2.Eco.8.3-5</p> <p>SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.</p> | <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> Reasons Plans and organizes <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively <p>Technology Use</p> <ul style="list-style-type: none"> Understands and uses technology | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.2.2</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.1.3</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>MA.5.M.2.1</p> |
| <p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Application 1: The Right Price</p> <ul style="list-style-type: none"> Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>C3: D2.Eco.7.3-5</p> <p>C3: D2.Eco.8.3-5</p> <p>SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses mathematical strategies and procedures | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.2.2</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.1.3</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>MA.5.M.2.1</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. English Language Arts Math | |
|---|---|---|---|-------------------|
| <p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Application 2: Business Costs and Profit</p> <ul style="list-style-type: none"> Define selling price, revenue, profit, and inventory. Describe factors that affect selling price. Explain the relationship between revenue, costs, and profit. | <p>C3: D2.Eco.7.3-5</p> <p>SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses mathematical strategies and procedures <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>MA.5.M.2.1</p> |
| <p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Extension 1: History of Product Pricing</p> <ul style="list-style-type: none"> Explain the relationship between revenue, costs, and profit. | <p>C3: D2.Eco.7.3-5.</p> <p>SS.4.FL.1.6</p> <p>Describe ways that people who own a business can earn a profit, which is a source of income.</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses mathematical strategies and procedures <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively Comprehends written material Conveys information in writing | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>MA.5.M.2.1</p> |
| <p>Unit 4: Session 2: Setting Prices</p> <p>(Optional) Extension 2: Friendly Letter</p> <ul style="list-style-type: none"> Create a friendly letter using a template. | <p>NA</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 4. Session 3: Visit Preparation</p> <p>Warm-Up: Ads Are Everywhere</p> <ul style="list-style-type: none"> Define advertising. | <p>C3: D2.Civ.2.3-5</p> <p>SS.4.FL.1.6</p> <p>Describe ways that people who own a business can earn a profit, which is a source of income.</p> | <p>NA</p> | <p>NA</p> | <p>NA</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. English Language Arts Math | |
|--|---|---|---|-------------------|
| <p>Unit 4: Session 3: Visit Preparation</p> <p>Instruction: Advertising</p> <ul style="list-style-type: none"> Define advertising. Describe characteristics of effective advertising. | <p>C3: D2.Civ.2.3-5</p> <p>SS.4.FL.2.6 Predict how people’s spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively Comprehends written material | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 4: Session 3: Visit Preparation</p> <p>Activity: Advertising</p> <p>Describe characteristics of effective advertising.</p> <ul style="list-style-type: none"> Acknowledge how effective teamwork and cooperation enhance business. Appreciate how careful completion of details ensures a more successful JA BizTown visit. | <p>C3: D2.Civ.2.3-5</p> <p>C3: D2.Civ.9.3-5</p> <p>C3: D2.Eco.2.3-5</p> <p>C3: D2.Eco.7.3-5</p> <p>SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.</p> | <p>NA</p> | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 4: Session 3: Visit Preparation</p> <p>Activity: Preparing for the Visit</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. | <p>C3: D2.Civ.9.3-5</p> <p>SS.4.FL.1.3 Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid.</p> | <p>Resource Management</p> <ul style="list-style-type: none"> Manages time Manages money Manages materials | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>MA.5.M.2.1</p> |
| <p>Unit 4: Session 3: Visit Preparation</p> <p>(Optional) Application 1: Business Ethics</p> <ul style="list-style-type: none"> Recognize that the primary goal of an ethical entrepreneur should be to provide excellent customer service, and profit will follow. | <p>C3: D2.Civ.7.3-5</p> <p>SS.4.FL.1.7 Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline Works independently Demonstrates integrity | <p>Grade 5</p> <p>ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |

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| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. English Language Arts Math | |
|--|--|--|---|-----------|
| <p>Unit 4: Session 3: Visit Preparation</p> <p>(Optional) Application 2: Slogans, Logos, and Jingles</p> <ul style="list-style-type: none"> Describe characteristics of effective advertising. | <p>D2.Eco.2.3-5</p> <p>SS.4.FL.1.6 Describe ways that people who own a business can earn a profit, which is a source of income.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally Listens actively Comprehends written material | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.2.2</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.1.3</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 4: Session 3: Visit Preparation</p> <p>(Optional) Extension 1: Identity Theft</p> <ul style="list-style-type: none"> Identify the meaning of identity theft, and learn how to prevent it. | <p>C3: D2.4.3-5</p> <p>SS.4.FL.6.3 Describe ways that individuals can either choose to accept risk or take steps to protect themselves by avoiding or reducing risk.</p> | <p>Resource Management</p> <ul style="list-style-type: none"> Manages money Manages materials | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.2.2</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.1.3</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 4: Session 3: Visit Preparation</p> <p>(Optional) Extension 2: Letters to the Editor</p> <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. | <p>C3: D2.Civ.2.3-5</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> Uses reading skills Uses writing skills | <p>Grade 5</p> <p>ELA.5.R.2.1</p> <p>ELA.5.R.2.2</p> <p>ELA.5.R.3.2</p> <p>ELA.5.C.1.3</p> <p>ELA.5.C.3.1</p> <p>ELA.5.C.4.1</p> <p>ELA.5.V.1.1</p> <p>ELA.5.V.1.32</p> | <p>NA</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. English Language Arts Math | |
|---|---|---|---|------------|
| Unit 5: The Visit | | | | |
| Unit 5: Warm-Up: You Are Ready! <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. | NA | Resource Management <ul style="list-style-type: none"> Manages time Manages money Manages materials | NA | NA |
| Unit 5: Activity: Schedule and Citizen Checklist <ul style="list-style-type: none"> Appreciate how careful completion of details ensures a more successful JA BizTown visit. Manage their personal finances and time. | C3: D2.Civ.9.3-5 | Resource Management <ul style="list-style-type: none"> Manages time Manages money Manages materials | Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3 | MA.5.M.2.1 |
| Unit 5: The Visit <ul style="list-style-type: none"> Function in their job capacity at JA BizTown. Manage their personal finances and time. Carry out responsibilities of citizenship, such as voting and job responsibilities. | C3: D2.Civ.7.3-5 C3: D2.Civ.8.3-5 C3: D2.Civ.9.3-5 C3: D2.Civ.10.3-5 SS.4.FL.2.5 Explain that costs are things that a decision maker gives up; benefits are things that a decision maker gains. Make an informed decision by comparing the costs and benefits of spending alternatives. | Resource Management <ul style="list-style-type: none"> Manages time Manages money Manages materials Manages personnel Personal Qualities <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline Works independently Demonstrates integrity | Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3 | MA.5.M.2.1 |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. English Language Arts Math | |
|--|--|---|--|-----------|
| <p>Unit 5: Debriefing</p> <p>Warm-Up: Reflect</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. | <p>C3: D2.Civ.6.3-5</p> | | <p>NA</p> | <p>NA</p> |
| <p>Unit 5: Instruction: Team Meeting</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. | <p>C3: D2.Civ.2.3-5 C3: D2.Civ.6.3-5</p> | <p>Personal Qualities</p> <ul style="list-style-type: none"> Demonstrates responsibility and self-discipline Works independently Demonstrates integrity | <p>Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 5: Activity: Bringing It Home</p> <p>Explain circular flow.</p> <ul style="list-style-type: none"> Describe how citizens use financial institutions. | <p>C3: D2.Eco.13.3-5 SS.5.E.1.2 Describe a market economy.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> Communicates verbally | <p>Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 5: (Optional) Application 1: Rank Your Business Performance</p> <ul style="list-style-type: none"> Evaluate team performance at JA BizTown. Describe how citizens work within a quality business. | <p>C3: D2.Civ.2.3-5</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> Understands teamwork and works with others Responds to customer needs Exercises leadership | <p>Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |

JA BizTown

| Unit Description and Learning Objectives | Social Studies Standards | Florida Employability Standards | B.E.S.T. English Language Arts Math | |
|--|---|---|--|-----------|
| <p>Unit 5: (Optional) Application 2: BizQuiz</p> <ul style="list-style-type: none"> • Explain circular flow. • Describe how citizens use financial institutions. • Describe how citizens work within a quality business. | <p>C3: D2.Civ.2.3-5 C3: D2.Civ.4.3-5 C3: D2.Civ.6.3-5</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> • Understands teamwork and works with others • Responds to customer needs • Exercises leadership | <p>Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |
| <p>Unit 5: (Optional) Extension: Business Letter</p> <ul style="list-style-type: none"> • Evaluate team performance at JA BizTown. • Describe how citizens work within a quality business. | <p>NA</p> | <p>Applied Academic Skills</p> <ul style="list-style-type: none"> • Uses reading skills • Uses writing skills | <p>Grade 5 ELA.5.R.2.1 ELA.5.R.2.2 ELA.5.R.3.2 ELA.5.C.1.3 ELA.5.C.3.1 ELA.5.C.4.1 ELA.5.V.1.1 ELA.5.V.1.3</p> | <p>NA</p> |

JA BizTown Adventures

| Session Details | Social Studies | Florida Employability Standards | Common Core ELA | Common Core Math |
|---|--|---|--|---|
| <p>Adventure One: CEO</p> <p>AS CEO students discover some of the responsibilities of running a business. They match their interests and skills to choose a corporation to lead, use the company’s mission statement to make a strategic decision, explore market analysis to identify a target market, compare applicant resumes to make a hiring decision while considering the company budget, and compile a letter to encourage customers.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Compare potential customers ▪ Identify target market ▪ Make a strategic decision ▪ Identify points in a mission statement ▪ Compare applicant resumes ▪ Make a budget-based decision ▪ Create a letter by making appropriate word choices | <p>SS.4.FL.2.7 Planning for spending can help people make informed choices. Develop a budget plan for spending, saving, and managing income.</p> | <p>Resource Management</p> <ul style="list-style-type: none"> • Manages time <p>Technology Use</p> <ul style="list-style-type: none"> • Understands and uses technology <p>Personal Qualities</p> <ul style="list-style-type: none"> • Demonstrates responsibility and self-discipline • Works independently <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> • Makes sound decisions • Solves problems • Reasons • Plans and organizes | <p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p> | <p>4.oa.1 4.nbt.4</p> |
| <p>Adventure Two CFO</p> <p>As CFO students make budget decisions following a decision-making process and mathematical formula. They determine how much to charge for their services and which companies’ services offer the best value. They explore the need for cyber insurance to prevent online security breaches and review the company’s mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Deduct taxes to calculate net pay ▪ Determine price of items to make a profit using a formula ▪ Compare costs to make budget decisions ▪ Read terms and conditions to compare offers ▪ Evaluate proposals as part of a decision-making process | <p>SS.4.FL.2.7 Planning for spending can help people make informed choices. Develop a budget plan for spending, saving, and managing income.</p> | <p>Resource Management</p> <ul style="list-style-type: none"> • Manages time <p>Technology Use</p> <ul style="list-style-type: none"> • Understands and uses technology <p>Personal Qualities</p> <ul style="list-style-type: none"> • Demonstrates responsibility and self-discipline • Works independently <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> • Makes sound decisions • Solves problems • Reasons • Plans and organizes | <p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p> | <p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p> |

JA BizTown Adventures

| Session Details | Social Studies | Florida Employability Standards | Common Core ELA | Common Core Math |
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| <p>Adventure Three: Marketing Director</p> <p>As Marketing Director, students use their knowledge of skills and interests to choose a company to work for. They identify an idea for a new product or service and use a decision-making strategy to refine their idea, identify a target market, and plan an advertising campaign that is consistent with the business mission statement.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Identify an idea for a new product or service ▪ Attempt to resolve solutions to customer pain points ▪ Identify characteristics of target markets ▪ Explore advertising avenues and marketing tools ▪ Plan a marketing campaign ▪ Compare cost effectiveness of different advertisements ▪ Examine fine print on contracts | <p>SS.4.FL.2.5 Explain that costs are things that a decision maker gives up; benefits are things that a decision maker gains. Make an informed decision by comparing the costs and benefits of spending alternatives.</p> | <p>Resource Management</p> <ul style="list-style-type: none"> • Manages time <p>Technology Use</p> <ul style="list-style-type: none"> • Understands and uses technology <p>Personal Qualities</p> <ul style="list-style-type: none"> • Demonstrates responsibility and self-discipline • Works independently <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> • Makes sound decisions • Solves problems • Reasons • Plans and organizes | <p>Grade 4</p> <p>RI.4.1-5 RI.4.7,8,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,8,10 SL.5.3 L.5.4-6</p> | <p>4.oa.1 4.nbt.4</p> <p>5.nbt.1-2</p> |
| <p>Adventure Four: Sales Manager</p> <p>Once the Sales manager chooses which company he or she will represent, they will be lead through decision making and problem-solving processes to make hiring and customer service decisions based on budget and work ethic parameters.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Use knowledge of skills and interests to select a company ▪ Explore traits that convey good work ethic ▪ Compare resumes ▪ Use a decision-making process to make hiring decisions ▪ Use a problem-solving process to improve customer service | <p>SS.4.FL.2.5 Explain that costs are things that a decision maker gives up; benefits are things that a decision maker gains. Make an informed decision by comparing the costs and benefits of spending alternatives.</p> | <p>Resource Management</p> <ul style="list-style-type: none"> • Manages time <p>Technology Use</p> <ul style="list-style-type: none"> • Understands and uses technology <p>Personal Qualities</p> <ul style="list-style-type: none"> • Demonstrates responsibility and self-discipline • Works independently <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> • Makes sound decisions • Solves problems • Reasons • Plans and organizes | <p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 W.4.2b,2d,2e W.4.8 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 W.5. 2b,2d,2e W.5.8 SL.5.3 L.5.4-6</p> | <p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4-6 4.nf.5-6</p> <p>5.nbt.1-2 5.nbt.4-5</p> |

JA BizTown Adventures

| Session Details | Social Studies | Florida Employability Standards | Common Core ELA | Common Core Math |
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| <p>Adventure Five: Consumer</p> <p>As consumer, students make financial decisions and choices having to do with bank accounts and types of payments. They learn to keep a transaction register, calculate net pay, choose needs over wants, and set and re-evaluate a budget.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Define gross pay and net pay and calculate net pay ▪ Identify services offered by financial institutions. ▪ Explore a bank account application ▪ Identify parts of a transaction register ▪ Explain the importance of a savings account ▪ Explore the differences between checks, debit cards, and credit cards and other forms of electronic payments. ▪ Explain how money changes hands when a debit card or electronic payment form is used. ▪ Demonstrate use of a transaction register to record a debit purchase. ▪ Distinguish between needs and wants ▪ Create a budget based on monthly income ▪ Use fixed costs and needs to make budget decisions ▪ Make shopping decisions based on budget and opportunity cost | <p>SS.4.FL.2.4 Discuss that whenever people buy something, they incur an opportunity cost. Opportunity cost is the value of the next best alternative that is given up when a person makes a choice.</p> <p>SS.4.FL.2.5 Explain that costs are things that a decision maker gives up; benefits are things that a decision maker gains. Make an informed decision by comparing the costs and benefits of spending alternatives.</p> | <p>Resource Management</p> <ul style="list-style-type: none"> • Manages time <p>Technology Use</p> <ul style="list-style-type: none"> • Understands and uses technology <p>Personal Qualities</p> <ul style="list-style-type: none"> • Demonstrates responsibility and self-discipline • Works independently <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> • Makes sound decisions • Solves problems • Reasons • Plans and organizes | <p>Grade 4</p> <p>RI.4.1-5 RI.4.7,10 SL.4.3 L.4.4,6</p> <p>Grade 5</p> <p>RI.5.1-5 RI.5.7,10 SL.5.3 L.5.4-6</p> | <p>4.oa.1 4.nbt.1-2 4.nbt.3 4.nbt.4</p> <p>5.nbt.1-2</p> |

JA BizTown Adventures

| Session Details | Social Studies | Florida Employability Standards | Common Core ELA | Common Core Math |
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| <p>Improving the JA BizTown Community Scenario</p> <p>Students assume a community role to navigate through multiple civics-related decisions that are commonly encountered in a community. The scenario introduces a community-based problem from the views of different community members with opposing perspectives and allows students to weigh the good of the individual over the good of the community.</p> <p>Objectives:</p> <p>Students will:</p> <ul style="list-style-type: none"> ▪ Make decisions based on their understanding of personal freedoms ▪ Determine appropriate allocation of tax funds ▪ Create policy based on public safety ▪ Base voting decisions on candidate policies and promises. | <p>SS.4.CG.2.1 Identify and describe how citizens work with local and state governments to solve problems.</p> <p>SS.4.CG.2.2 Explain the importance of voting, public service and volunteerism to the state and nation</p> | <p>Resource Management</p> <ul style="list-style-type: none"> • Manages time <p>Technology Use</p> <ul style="list-style-type: none"> • Understands and uses technology <p>Personal Qualities</p> <ul style="list-style-type: none"> • Demonstrates responsibility and self-discipline • Works independently <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> • Makes sound decisions • Solves problems • Reasons • Plans and organizes | | |

JA Finance Park

| Unit Description | Social Studies Standards | Florida Employability Standards | English Language Arts | Math |
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| <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>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.1.6 Identify the opportunity costs that education, training, and development of job skills have in the terms of time, effort, and money.</p> | <p>Information Use</p> <ul style="list-style-type: none"> • Locates information • Organizes information • Uses information • Analyzes information <p>Interpersonal Skills</p> <ul style="list-style-type: none"> • Understands teamwork and works with others <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"> • Demonstrates responsibility and self-discipline • Displays positive attitude and sense of self-worth • Takes responsibility for professional growth | <p>Grade 6 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 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 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 MA.6.NSO.2.3 MA.6.NSO.4.1 MA.6.AR.3.1 MA.6.AR.3.4</p> <p>Grade 7 MA.7.NSO.2.2 MA.7.AR.3.1</p> |

JA Finance Park

| Unit Description | Social Studies Standards | Florida Employability Standards | English Language Arts | 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>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.3.3 Discuss that interest rates paid on savings and charged on loans, like all prices, are determined in a market.</p> <p>SS.8.FL.3.4 Explain that, when interest rates increase, people earn more on their savings and their savings grow more quickly.</p> <p>SS.8.FL.3.7 Discuss the different reasons that people save money,</p> <p>SS.8.FL.5.1 Describe the differences among the different types of financial assets.</p> <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>Interpersonal Skills</p> <ul style="list-style-type: none"> • Understands teamwork and works with others • Respects individual differences <p>Communication Skills</p> <ul style="list-style-type: none"> • Communicates verbally • Listens actively • Comprehends written material <p>Information Use</p> <ul style="list-style-type: none"> • Locates information • Organizes information • Uses information • Analyzes information | <p>Grade 6 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 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 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</p> <p>MA.6.NSO.4.1</p> <p>MA.6.AR.3.1</p> <p>MA.6.AR.3.4</p> <p>Grade 7</p> <p>MA.6.AR.3.1</p> <p>MA.6.AR.3.4</p> <p>MA.7.AR.3.1</p> |

JA Finance Park

| Unit Description | Social Studies Standards | Florida Employability Standards | English Language Arts | Math |
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| <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.4.2 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.</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>Communication Skills</p> <ul style="list-style-type: none"> • Communicates verbally • Listens actively • Comprehends written material <p>Information Use</p> <ul style="list-style-type: none"> • Locates information • Organizes information • Uses information • Analyzes information | <p>Grade 6 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</p> <p>ELA .6.C.3.1 ELA.6.V.1.3</p> <p>Grade 7 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 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 MA.6.AR.3.1 MA.6.AR.3.4 MA.6.DP.1.1</p> <p>Grade 7 MA.7.NSO.2.3 MA.7.AR.3.1</p> |

JA Finance Park

| Unit Description | Social Studies Standards | Florida Employability Standards | English Language Arts | Math |
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| <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>SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources.</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>Resource Management</p> <ul style="list-style-type: none"> • Manages time • Manages money <p>Personal Qualities</p> <ul style="list-style-type: none"> • Demonstrates responsibility and self-discipline • Works independently • Demonstrates integrity • Demonstrates a willingness to learn <p>Systems Thinking</p> <ul style="list-style-type: none"> • Understands and uses systems • Monitors systems | <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> |
| <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>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>SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources.</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.</p> <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>Resource Management</p> <ul style="list-style-type: none"> • Manages time • Manages money <p>Personal Qualities</p> <ul style="list-style-type: none"> • Demonstrates responsibility and self-discipline • Works independently • Demonstrates integrity • Demonstrates a willingness to learn <p>Systems Thinking</p> <ul style="list-style-type: none"> • Understands and uses systems • Monitors 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.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.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 | Common Core ELA |
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| <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>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.1.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits.</p> <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>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>Information Use</p> <ul style="list-style-type: none"> • Locates information • Organizes information • Uses information • Analyzes information <p>Interpersonal Skills</p> <ul style="list-style-type: none"> • Understands teamwork and works with others <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"> • Demonstrates responsibility and self-discipline • Displays positive attitude and sense of self-worth • Takes responsibility for professional growth | <p>Grades 9-10</p> <p>ELA.9.R.2.1</p> <p>ELA.9.R.3.2</p> <p>ELA.9.R.3.4</p> <p>ELA.9.C.1.4</p> <p>ELA.9.C.2.1</p> <p>ELA.9.C.3.1</p> <p>ELA.9.C.4.1</p> <p>ELA.9.C.5.1</p> <p>ELA.9.V.1.1</p> <p>ELA.9.V.1.3</p> <p>Grades 11-12</p> <p>ELA.12.R.2.1</p> <p>ELA.12.R.3.2</p> <p>ELA.12.R.3.4</p> <p>ELA.12.C.2.1</p> <p>ELA.12.C.3.1</p> <p>ELA.12.C.4.1</p> <p>ELA.12.C.5.1</p> <p>ELA.12.V.1.1</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Florida Employability Standards | Common Core ELA |
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| <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>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.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>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.6.7 Compare the purposes of various types of insurance.</p> | <p>Interpersonal Skills</p> <ul style="list-style-type: none"> • Understands teamwork and works with others • Respects individual differences <p>Communication Skills</p> <ul style="list-style-type: none"> • Communicates verbally • Listens actively • Comprehends written material <p>Information Use</p> <ul style="list-style-type: none"> • Locates information • Organizes information • Uses information • Analyzes information <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> |

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| Unit Description | Social Studies Standards | Florida Employability Standards | Common Core ELA |
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| <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.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.4.1 Discuss ways that consumers can compare the cost of credit by using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.</p> <p>SS.912.FL.4.2 Discuss that banks and financial institutions sometimes compete by offering credit at low introductory rates, which increase after a set period of time or when the borrower misses a payment or makes a late payment.</p> <p>SS.912.FL.4.5 Explain that lenders make credit decisions based in part on consumer payment history. Credit bureaus record borrowers’ credit and payment histories and provide that information to lenders in credit reports.</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.4.8 Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.</p> | <p>Communication Skills</p> <ul style="list-style-type: none"> • Communicates verbally • Listens actively • Comprehends written material <p>Information Use</p> <ul style="list-style-type: none"> • Locates information • Organizes information • Uses information • Analyzes information <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>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.</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Florida Employability Standards | Common Core ELA |
|---|--|--|---|
| <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.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.</p> | <p>Resource Management</p> <ul style="list-style-type: none"> • Manages time • Manages money <p>Personal Qualities</p> <ul style="list-style-type: none"> • Demonstrates responsibility and self-discipline • Works independently • Demonstrates integrity • Demonstrates a willingness to learn <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems | <p>Grades 9-10</p> <p>ELA.9.R.2.1</p> <p>ELA.9.R.3.2</p> <p>ELA.9.R.3.4</p> <p>ELA.9.C.1.4</p> <p>ELA.9.C.2.1</p> <p>ELA.9.V.1.1</p> <p>ELA.9.V.1.3</p> <p>Grades 11-12</p> <p>ELA.12.R.2.1</p> <p>ELA.12.C.2.1</p> <p>ELA.12.C.3.1</p> <p>ELA.12.C.4.1</p> <p>ELA.12.C.5.1</p> <p>ELA.12.V.1.1</p> |

JA Finance Park PBL

| Unit Description | Social Studies Standards | Florida Employability Standards | Common Core 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.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.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.</p> <p>SS.912.FL.6.7 Compare the purposes of various types of insurance.</p> | <p>Resource Management</p> <ul style="list-style-type: none"> • Manages time • Manages money <p>Personal Qualities</p> <ul style="list-style-type: none"> • Demonstrates responsibility and self-discipline • Works independently • Demonstrates integrity • Demonstrates a willingness to learn <p>Systems Thinking</p> <ul style="list-style-type: none"> • Understands and uses systems • Monitors systems <p>Critical Thinking Skills</p> <ul style="list-style-type: none"> ▪ Thinks critically ▪ Thinks creatively ▪ Makes sound decisions ▪ Solves problems | <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.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 and Objectives | Social Studies Standards | Florida Employability Standards | English Language Arts |
|--|---|---|---|
| <p>Theme 1: Employment and Income 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.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.1.3 Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.</p> | <p>CP. 01 Develop skills to locate, evaluate, and interpret career information.</p> <p>CP. 02 Identify interests, skills, and personal preferences that influence career and education choices.</p> <p>CP. 03 Identify career cluster and related pathways that match career and education goals.</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.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>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.1.7 Discuss how people’s sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid.</p> | <p>ER.03 Personal Qualities:</p> <p>A) adapt participation to the context</p> <p>C) accomplish work goals while navigating ambiguity in expectations</p> <p>F) identify areas for growth, accepting constructive criticism from others to improve results</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> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies Standards | Florida Employability Standards | 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.912.FL.1.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits.</p> <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>AK.01 Critical Thinking:</p> <p>A) A use analytical thinking to assess problems and opportunities</p> <p>B) use strategic thinking to review and evaluate multiple strategies for resolving problems and meeting opportunities</p> <p>WS.05 Information Use</p> <p>A) locate sources of credible information quickly and efficiently</p> <p>B) acquire reliable and accurate information from multiple media sources</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 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.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.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.</p> | <p>WS.06 Communication</p> <p>A) provide oral and written responses appropriate to the task.</p> <p>B) listen for understanding; demonstrate culturally responsive practices</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> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies Standards | Florida Employability Standards | English Language Arts |
|--|--|---|---|
| <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.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>AK.01 Critical Thinking:</p> <p>A) use analytical thinking to assess problems and opportunities</p> <p>C) plan steps, procedures, and/or approaches for addressing problems or taking advantage of new opportunities</p> <p>WS.07 Systems Thinking</p> <p>A) understand the organizational structure and roles within an organization</p> <p>C) apply methods to assess progress within the organization</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> |
| <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.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>AK.01 Critical Thinking:</p> <p>A) use analytical thinking to assess problems and opportunities</p> <p>B) use strategic thinking to review and evaluate multiple strategies for resolving problems and meeting opportunities</p> <p>C) plan steps, procedures, and/or approaches for addressing problems or taking advantage of new opportunities</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.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> |

JA Finance Park Advanced

| Unit Description and Objectives | Social Studies Standards | Florida Employability Standards | English Language Arts |
|--|---|---|---|
| <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.912.FL.5.4 Explain that an investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.</p> <p>SS.912.FL.5.5 Explain that shorter-term investments will likely have lower rates of return than longer- term investments.</p> <p>SS.912.FL.5.6 Describe how diversifying investments in different types of financial assets can lower investment risk.</p> | <p>WS.05 Information Use</p> <p>A) locate sources of credible information quickly and efficiently</p> <p>B) acquire reliable and accurate information from multiple media sources</p> <p>C) evaluate and contextualize information to determine if it is necessary and relevant to complete a task</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.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 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.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.1.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits.</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>ER.03 Personal Qualities</p> <p>B) treat work assignments with respect</p> <p>C) adapt easily</p> <p>D) manage behavior, participation, and work product</p> <p>E) apply ethical decision-making skills</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.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> |

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.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>AK.01 Critical Thinking:</p> <p>C) plan steps, procedures, and/or approaches for addressing problems or taking advantage of new opportunities</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.912.FL.1.5 Discuss reasons why changes in economic conditions or the labor market can cause changes in a worker's income or may cause unemployment.</p> | <p>ER.03 Personal Qualities</p> <p>C) accomplish work goals while navigating ambiguity in expectations</p> |
| <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.912.FL.1.4 Analyze the reasons why the wage or salary paid to workers in jobs is usually determined by the labor market and that businesses are generally willing to pay more productive workers higher wages or salaries than less productive workers.</p> | <p>ER.03 Personal Qualities</p> <p>B) deliver exemplary work products</p> <p>D) demonstrate exemplary behavior, participation, and work product, persevering through a range of workplace challenges</p> |

JA Finance Park Advanced Extension Activities

| 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>SS.912.FL.1.7 Discuss how people’s sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid.</p> | <p>ER.03 Personal Qualities</p> <p>E) apply ethical decision-making skills</p> |
| <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.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>ER.03 Personal Qualities</p> <p>D) manage behavior, participation, and work product</p> <p>E) apply ethical decision-making skills</p> |
| <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.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>WS.04 Resource Management</p> <p>A) create and implement a work plan that maintains quality while improving efficiency and profitability</p> <p>CP. 04 Develop and manage a career and education plan.</p> |

JA Finance Park Advanced Extension Activities

| 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>NA</p> | <p>ER.03 Personal Qualities</p> <p>B) deliver exemplary work products</p> <p>D) demonstrate exemplary behavior, participation, and work product, persevering through a range of workplace challenges</p> |
| <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.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>WS.05 Information Use</p> <p>B) retrieve reliable and accurate information from assorted media as a means of solving a problem</p> |
| <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.912.FL.1.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.</p> | <p>WS.08 Technology Use</p> <p>A) select and use technology tools appropriate to the task</p> |

JA Finance Park Advanced Extension Activities

| 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.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>AK.01 Critical Thinking</p> <p>B) use strategic thinking to review and evaluate multiple strategies for resolving problems and meeting opportunities</p> |
| <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>NA</p> | <p>AK.01 Critical Thinking</p> <p>B) use strategic thinking to review and evaluate multiple strategies for resolving problems and meeting opportunities</p> |
| <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.912.FL.4.8 Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.</p> | <p>ER.03 Personal Qualities</p> <p>E) apply ethical decision-making skills</p> |
| <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>SS.912.FL.2.6 Explain that people may choose to donate money to charitable organizations and other not-for-profits because they gain satisfaction from donating.</p> | <p>NA</p> |

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| Extension Details | Extension Objectives | Social Studies Standards | Florida Employability Standards |
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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>NA</p> | <p>ER.03 Personal Qualities</p> <p>C) accomplish [work] goals while navigating ambiguity in expectations</p> |
| <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.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>WS.07 Systems Thinking:</p> <p>A) understand the organizational structure and roles within an organization</p> |
| <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>NA</p> | <p>WS.08 Technology Use:</p> <p>A) select and use technology tools appropriate to the task B) integrate technology toward the organization of resources</p> |
| <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>NA</p> | <p>AK.01 Critical Thinking:</p> <p>C) plan steps, procedures, and/or approaches for addressing problems or taking advantage of new opportunities</p> |

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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. | NA | <p>AK.01 Critical Thinking:</p> <p>C) plan steps, procedures, and/or approaches for addressing problems or taking advantage of new opportunities</p> |
| Theme Five: Risk Management and Insurance | | | |
| <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. | 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>WS.04 Resource Management:</p> <p>B) manage time, money, and resources in group projects to complete tasks within the allotted time frame and minimize waste</p> |
| <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. | SS.912.FL.6.4 Explain that people may be required by governments or by certain types of contracts (e.g., home mortgages) to purchase some types of insurance. | <p>WS.04 Resource Management:</p> <p>B) manage time, money, and resources in group projects to complete tasks within the allotted time frame and minimize waste</p> |
| Theme 6: Investing | | | |
| <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. | SS.912.FL.5.2 Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment. | <p>WS.04 Resource Management:</p> <p>B) manage time, money, and resources in group projects to complete tasks within the allotted time frame and minimize waste</p> |

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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.912.FL.5.5 Explain that shorter-term investments will likely have lower rates of return than longer-term investments.</p> | <p>WS.04 Resource Management:</p> <p>B) manage time, money, and resources in group projects to complete tasks within the allotted time frame and minimize waste</p> |