

**A Correlation:  
JA More than Money  
and  
Jump\$tart Financial Literacy Standards**

Session One: The Money Garden

Session Two: Create a Business

Session Three: Build a Business

Session Four: Run a Business

Session Five: Global Success

**Jump\$tart National Personal Finance Education**

**Spending and Saving**

1. Develop a Plan for Saving and Spending	●				
a. Explain how saving money can improve financial well-being	●				
b. Create a way to keep track of money spent.	●				
3. Describe How to Use Different Payment Methods	●		●	●	
a. Justify reasons to keep money in a bank or credit union	●			●	
b. Demonstrate how checks and debit cards, gift cards and credit cards work as payment methods.	●				
c. Verify the total cost of a purchase that includes multiple items.	●		●		

**Credit and Debt**

1. Analyze the Costs and Benefits of Various Types of Credit				●	
a. Explain why financial institutions lend money.				●	

**Employment and Income**

1. Explore job and career options.		●			
a. Give an example of how an individual's interests, knowledge and abilities can affect job and career choice		●	●		
b. Give examples of careers related to a personal interest			●		
c. Give examples of local entrepreneurs.		●			
2. Compare sources of personal income and compensation.	●	●			
a. Identify jobs children can do to earn money.	●	●			
b. Give examples of sources of income other than a wage or salary.		●		●	
3. Analyze factors that affect net income.				●	●

**Investing**

1. Explain how investing may build wealth and help meet financial goals.				●	
a. Calculate simple interest earnings				ELO	
2. Evaluate Investment Alternatives				●	
a. Give an example of an investment that allows relatively quick and easy access to funds (liquidity)				●	

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**Financial Decision Making**

1. Recognize the responsibilities associated with personal financial decisions.	●			●	●
a. Predict the consequences of spending decisions.	●			●	
b. Analyze money-handling decisions that youth commonly face.	●			●	
2. Use reliable resources when making financial decisions.			●		
a. Discuss ways to verify a claim expressed in advertising for an age-appropriate product.			●		
3. Make criterion-based financial decisions by systematically considering alternatives and consequences.				●	
a. Explain how limited personal financial resources affect the choices people make.				●	
b. Make a decision based on the description of an acceptable outcome.			●	●	
c. Devise a plan to achieve a specific, measurable goal.			●		
4. Apply communication strategies when discussing financial issues.				●	
a. Demonstrate how to negotiate an acceptable trade of goods and services between family members or friends.				●	

ELO- Standard is supported by an extended learning opportunity.

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