

**A Correlation Between
JA Finance Park,
Common Core State Standards,
and New Hampshire K-12 Academic Content
Standards**



JA Finance Park®

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Middle and High School Standards
Common Core State Standards Included

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Overview

JA Finance Park is correlated in this document to the Common Core State Standards for English language arts and to the New Hampshire K-12 Academic Standards for social studies.

JA Finance Park lessons provide a highly relevant learning opportunity to “model with mathematics,” one of the eight Standards for Mathematical Practice based on the CCSS, in which students apply mathematics to solve problems arising in everyday life. The lessons also address fundamental business and economic concepts, explore career interests and opportunities, and develop work-readiness skills.

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

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

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

At the culmination of this program, students visit the *JA Finance Park* community for an experiential simulation. This visit can be site-based, mobile, or virtual. Students participate in real-world practices that allow them to use what they have learned about economic options and the principles of budgeting. Assisted by their teachers and a staff of trained volunteers, students have the opportunity to actually develop and commit to a personal budget.

JA Finance Park is a JA Capstone experience designed to:

- Help students think creatively, analyze tasks, and solve problems.
- Encourage students to develop and demonstrate personal responsibility for learning and self-management.
- Actively involve the business community and parents in helping students attain their goals.
- Communicate and work with schools to promote the highest level of student achievement.
- Help students develop and follow a monthly budget.

The correlation below features the knowledge and skills that students are introduced to in *JA Finance Park*. The correlation is not meant to be exhaustive, nor is it intended to infer that any one resource will completely address any given standard. It is designed to show how *JA Finance Park* will enhance or complement efforts to meet educational standards.

JA Finance Park

Unit Description	Key Learning Objectives	Common Core English/ Language Arts	NH Social Studies
<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: The students will:</p> <ul style="list-style-type: none"> • Rate their interests, abilities, and values. • Determine work preferences and match them to career choices. • Define taxes and explain their purpose and impact on income. • Figure net monthly income. <p>Concepts: Career, Goals, Government, Income, Values, Salary, Taxes, Wages</p> <p>Skills: Active listening, critical thinking and reasoning, collaboration, employing valid research strategies, information literacy, invention, self-knowledge and self-reflection, math computation, reading, speaking and listening, using technology to enhance productivity</p>	<p>SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	
<p>Unit 2: Saving, Investing and Risk Management</p> <p>Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p>	<p>Objectives: The students will:</p> <ul style="list-style-type: none"> • Identify the benefits of saving a portion of income for future use. • Explain short- and long-term saving options. • Explain some of the advantages and disadvantages of various saving and investing options. • Assess personal risk and risk management. <p>Concepts: Benefits, Goals, Interest, Saving, Savings, Investment, Opportunity cost, Risk</p> <p>Skills: Active listening, brainstorming, comparing, critical thinking and reasoning, collaboration, decision making, following directions, information literacy, math computation, reading for information, self-direction, speaking and listening, teamwork, summary writing</p>	<p>RI.6.2 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>RI.7.2 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>SS:EC:12:6.4 SS:EC:8:6.5</p>

Unit Description	Key Learning Objectives	Common Core English/ Language Arts	NH Social Studies
<p>Unit 3: Debit and Credit</p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also 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: The students will:</p> <ul style="list-style-type: none"> • Define financial institutions and identify the services they provide. • Examine debit and credit cards and their use. • Explain the benefits and common pitfalls of credit cards. • Explain the benefits of debit cards. • Define credit score and describe how it influences the ability to get credit and borrow money. <p>Concepts: Banking, Credit, Credit reports, Credit score, Debit, Debt, Deposit insurance, Financial responsibility, Identity theft, Interest, Loans, Payment methods</p> <p>Skills: Comprehension and collaborative learning, critical thinking and reasoning, information literacy, inquiry, speaking and listening, research strategies, self-direction, small group discussion, vocabulary acquisition</p>	<p>SL.6.1 SL.6.2 L.6.1 L.6.3 L.6.4</p> <p>SL.7.1 SL.7.2 L.7.1 L.7.3 L.7.4</p> <p>SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	<p>SS:EC:12:6.2 SS:EC:12:6.3</p>
<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: The students will:</p> <ul style="list-style-type: none"> • Categorize spending by needs and wants. • Compare teen and adult spending patterns. • Determine which categories belong in a budget. • Relate the need to save money to meet goals. • Prepare a budget using goals and income. <p>Concepts: Wants and needs, Goal setting, Impulse buying, Budgets, Categorizing spending</p> <p>Skills: Active listening, critical thinking, self-knowledge, self-reflection, math computation, reading, working in pairs and teams, and interpreting and working with data</p>	<p>RI.6.1 SL.6.1 L.6.1 L.6.3 L.6.4</p> <p>RI.7.1 SL.7.1 L.7.1 L.7.3 L.7.4</p> <p>RI.8.1 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>SL.9-10.1 L.9-10.1 L.9-10.4</p> <p>SL.11-12.1 L.11-12.1 L.11-12.4</p>	

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<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: The students will:</p> <ul style="list-style-type: none"> • Create a family budget using hypothetical life situations. • Make saving and investment decisions. • Reflect on their simulation experience. <p>Concepts: Budget, Expenses, Income, Needs, Savings, Taxes, Wages, Wants</p> <p>Skills: Active listening, critical thinking, interpersonal communication, math computation, self-reflection, teamwork</p>	<p>RI.6.1 W.6.1 W.6.4 W.6.9</p> <p>RI.7.1 W.7.1 W.7.4 W.7.9</p> <p>RI.8.1 W.8.1 W.8.4 W.8.9</p> <p>RI.9-10.1 W.9-10.4 W.9-10.9</p> <p>W.11-12.4 W.11-12.9</p>	