# JA Personal Finance – Blended

<table>
<thead>
<tr>
<th>Session Details</th>
<th>SD Content Standards</th>
<th>Common Core ELA</th>
<th>Literacy in History Social Studies</th>
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</thead>
<tbody>
<tr>
<td><strong>Session One: Money for the Long Run</strong>&lt;br&gt;Objectives:</td>
<td>Personal Finance&lt;br&gt;PF 1.1 Explain controllable factors involved in personal finance.</td>
<td>Grades 9-10&lt;br&gt;RI.910.2&lt;br&gt;RI.910.4&lt;br&gt;RI.910.8&lt;br&gt;W.910.4&lt;br&gt;W.910.6&lt;br&gt;SL.910.1&lt;br&gt;L.910.1&lt;br&gt;L.910.4</td>
<td>Grades 9-10&lt;br&gt;RH.1&lt;br&gt;RH.2&lt;br&gt;RH.3&lt;br&gt;RH.4&lt;br&gt;RH.5</td>
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<tr>
<td>The students will:</td>
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<td></td>
<td>Grades 11-12&lt;br&gt;RH.3&lt;br&gt;RH.4</td>
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<tr>
<td>- Define personal finance and why it matters.</td>
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<td>- Contrast being rich with using financial planning to be financially secure.</td>
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<td>- Express the relationship between career, education choices, and lifetime earnings.</td>
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<td><strong>Concepts:</strong> Earnings, Education, Lifetime earnings, Personal finances</td>
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<tr>
<td><strong>Skills:</strong> Analyzing information, Comparing and contrasting, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing information</td>
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<td><strong>Session Two: Why Budget?</strong>&lt;br&gt;Objectives:</td>
<td>Personal Finance&lt;br&gt;PF 2.1 Execute a rational decision-making process considering alternatives and consequences. PF 2.2 Differentiate between various money management tools.</td>
<td>Grades 9-10&lt;br&gt;RI.910.2&lt;br&gt;RI.910.4&lt;br&gt;W.910.4&lt;br&gt;W.910.6&lt;br&gt;SL.910.1&lt;br&gt;L.910.1&lt;br&gt;L.910.4</td>
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<td>The students will:</td>
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<td></td>
<td>Grades 11-12&lt;br&gt;RH.3&lt;br&gt;RH.4</td>
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<td>- Plan, prioritize, and adjust expenses to meet a scenario-based budget.</td>
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<td>- Identify the categories of expenses and then practice using a spending journal to track them as a preliminary budgeting step.</td>
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<td><strong>Concepts:</strong> Budgeting, Compound interest, Investing, Opportunity cost, Pay yourself first, Principal, Saving money, Savings</td>
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<tr>
<td><strong>Skills:</strong> Analyzing information, Categorizing data, Decision making, Evaluating alternatives, Oral and written communication, Prioritizing</td>
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<td>Session Three: Anatomy of a Budget</td>
<td>Personal Finance</td>
<td>Grades 9-10</td>
<td>NA</td>
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<tr>
<td>Objectives:</td>
<td>PF 2.3 Generate a system to organize finances and maintain records.</td>
<td>SL.910.1 SL.910.4 L.910.1 L.910.3 L.910.4</td>
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<td>The students will:</td>
<td></td>
<td>Grades 11-12</td>
<td></td>
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<tr>
<td>• Analyze a variety of financial receipts and artifacts to determine income and expenses and then apply skills to complete a balanced budget.</td>
<td></td>
<td>SL.1112.1 SL.1112.4 L.1112.1 L.1112.3 L.1112.4</td>
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<tr>
<td>• Demonstrate basic budget</td>
<td></td>
<td>Grades 9-10</td>
<td></td>
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<tr>
<td>• competencies</td>
<td></td>
<td>SL.910.2 SL.910.4 RL910.2 RL910.4</td>
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<tr>
<td>Concepts:</td>
<td></td>
<td>L.910.8 W.910.4 W.910.6 SL.910.1</td>
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<tr>
<td>Budget, Budgeting, Expense, Fixed</td>
<td></td>
<td>SL.910.4 L.910.1</td>
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<td>Expenses, Income, Opportunity cost,</td>
<td></td>
<td>L.910.3 L.910.4</td>
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<td>Variable Expenses</td>
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<td>Skills:</td>
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<tr>
<td>Analyzing information, Categorizing</td>
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<td>data, Decision making, Evaluating</td>
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<td>alternatives, Oral and written</td>
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<td>communication, Prioritizing, Working</td>
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<td>in teams</td>
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<td>Session Four: Breaking Even Isn’t Enough</td>
<td>Personal Finance</td>
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<td>Objectives:</td>
<td>PF 4.1 Explain how saving contributes to</td>
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<td>The students will:</td>
<td>financial security.</td>
<td>Grades 9-10</td>
<td></td>
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<tr>
<td>• Recognize the key reasons for saving.</td>
<td></td>
<td>RH.1 RH.2 RH.3 RH.4</td>
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<td>• Apply the steps in developing a savings plan, including the concept of paying yourself first.</td>
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<td>Grades 11-12</td>
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<tr>
<td>Concepts:</td>
<td></td>
<td>RH.1 RH.2 RH.3 RH.4</td>
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<tr>
<td>Debt, Credit, Credit cards, Credit</td>
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<td>RH.1 RH.2 RH.3 RH.4</td>
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<td>reports and scores, Interest</td>
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<td>Skills:</td>
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<tr>
<td>Analyzing information, Creativity,</td>
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<td>Evaluating alternative, Graphic</td>
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<td>presentation, Oral and written</td>
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<td>communication, Reading for understanding, Working in groups</td>
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## Session Five: The Benefits and Costs of Credit

**Objectives:**
- Recognize and prevent negative effects of a poor credit score and credit history.
- Analyze the costs and benefits of various forms of credit.

**Concepts:** Credit, Credit cards, credit reports and scores, Risk

**Skills:** Analyzing information, Creativity, Evaluating alternatives, Presentation, Oral and written communication, Reading for understanding, Working in groups

### Personal Finance

**PF 3.1** Differentiate the sources, costs and benefits of using consumer credit.

**PF 3.2** Explain the positive and negative consequences of using credit.

**Webb Level 3**
- Identify factors that establish credit history.
- Identify way a person’s credit score may be used.

**Grades 9-10**
- RL.910.2
- RL.910.4
- RL.910.8
- W.910.4
- W.910.6
- SL.910.1
- SL.910.4
- L.910.1
- L.910.3
- L.910.4

**Grades 11-12**
- RL.1112.2
- RL.1112.4
- RL.1112.8
- W.1112.4
- W.1112.6
- SL.1112.1
- SL.1112.4
- L.1112.1
- L.1112.3
- L.1112.4

## Session Six: Maximize your Money

**Objectives:**
- Recognize and apply various techniques to maximize buying power.
- Evaluate various selling techniques and situations to determine the best values.

**Concepts:** Expense, Opportunity cost, Savvy shopping, Value

**Skills:** Analyzing information, Comparison shopping, Evaluating alternatives, Oral and written communication, Reading for understanding, Working in groups

### Personal Finance

**PF 2.1**

**Webb Level 3**
- Comparison shop for a product based on features, benefits and budget.
- Research information on a possible purchase based on unbiased reviews/ratings from a variety of sources.

**Grades 9-10**
- RL.910.2
- RL.910.4
- RL.910.8
- SL.910.1
- L.910.1
- L.910.4

**Grades 11-12**
- RL.1112.2
- RL.1112.4
- RL.1112.8
- SL.1112.1
- L.1112.1
- L.1112.4

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**grades 9-10**
- RH.1
- RH.2
- RH.3
- RH.4

**Grades 11-12**
- RH.1
- RH.2
- RH.3
- RH.4
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| **Session Seven: On Guard** | **Personal Finance**  
PF 5. 1 Critique how risk management protects against financial loss.  
PF 5. 2 Check how state and federal laws and regulations protect consumers. | **Grades 9-10**  
RL.9.10.2  
RL.9.10.4  
SL.9.10.4  
L.9.10.1  
L.9.10.3  
L.9.10.4 | **Grades 9-10**  
RH.1  
RH.2  
RH.3  
RH.4 |
| **Objectives:**  
The students will:  
• Assess and prepare for diverse threats to personal information and finances online and offline.  
• Identify the signs of identity theft and how to take action against fraud by using a credit report. | **Concepts:** Credit report, Consumer protection, Fraud, Identity theft | **Grades 11-12**  
RL.11.12.2  
RL.11.12.4  
RL.11.12.8  
W.11.12.4  
W.11.12.6  
SL.11.12.1  
SL.11.12.4  
L.11.12.1  
L.11.12.3  
L.11.12.4 | **Grades 11-12**  
RH.1  
RH.2  
RH.3  
RH.4 |
| **Skills:** Analyzing information, Assessing threats, Oral and written communication, Reading for understanding, Working in groups |  |  |  |

| **Session Eight: Growing Money** | **Personal Finance**  
PF 4.2 Explain how investing builds wealth and helps meet financial goals. | **Grades 9-10**  
RL.9.10.2  
RL.9.10.4  
RL.9.10.8  
SL.9.10.1  
SL.9.10.4  
L.9.10.1  
L.9.10.3  
L.9.10.4 | **Grades 9-10**  
RH.1  
RH.2  
RH.3  
RH.4 |
| **Objectives:**  
The students will:  
• Recognize the many options for growing money through investing—each with different terms, risks, and rewards.  
• Express the correlation between risk and reward when investing. | **Concepts:** Compound interest, Interest, Liquidity, Returns, Risk, Virtual trading | **Grades 11-12**  
RL.11.12.2  
RL.11.12.4  
RL.11.12.8  
SL.11.12.1  
SL.11.12.4  
L.11.12.1  
L.11.12.3  
L.11.12.4 | **Grades 11-12**  
RH.1  
RH.2  
RH.3  
RH.4 |
| **Skills:** Analyzing information, Assessing risk, Filling out forms, Oral and written communication, Reading for understanding, Working in groups |  |  |  |